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"EVEN AS WE HAVE BEEN APPROVED OF GOD TO BE INTRUSTED WITH THE GOSPEL, SO WE SPEAK; NOT AS PLEASING MEN, BUT GOD WHICH PROVETH OUR HEARTS."

VOLUME XLVIII. NEW YORK, THURSDAY, MARCH 5, 1896 NUMBER 2466

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TWO SONNETS.

BY HENRY VAN DYKE.

I.

THE TURK'S WAY.

STAND back, ye messengers of mercy! Stand
  Far off, for I will save my troubled folk
  In my own way. So the false Sultan spoke;
And Europe, hearkening to his base command,
Stood still to see him heal his wounded land.
  Through blinding snows of winter and through smoke
  Of burning towns, she saw him deal the stroke
Of cruel mercy that his hate had planned.
Unto the prisoners and the sick he gave
  New tortures, horrible, without a name;
    Unto the thirsty, blood to drink; a sword
  Unto the hungry: with a robe of shame
    He clad the naked, making life abhorred.
He saved by slaughter, but denied a grave.

II.

AMERICA'S WAY.

But thou, my country, tho no fault be thine
  For that red horror far across the sea;
  Tho not a tortured wretch can point to thee,
And curse thee for the selfishness supine
Of those great powers who cowardly combine
  To shield the Turk in his iniquity;
  Yet, since thy hand is innocent and free,
Rise, thou, and show the world the way divine
Thou canst not break the oppressor's iron rod,
  But thou canst minister to the oppressed;
    Thou canst not loose the captive's heavy chain,
    But thou canst bind his wounds and soothe his pain.
  Armenia calls thee, Empire of the West,
To play the Good Samaritan for God.

NEW YORK CITY.

TO THOSE WHO DIED FOR THEIR FAITH.

ARMENIA, 1894 TO 189-?

BY MRS. MERRILL E. GATES.

"THESE loved their lives not, to the death!"
  But we, at ease to-day, who claim
  Allegiance to the One great Name,
Could we as nobly die for Faith?

We challenge not the crucial test!
  Self cannot prove to self its power.
  If e'er should come that testing hour
God give us grace to choose the Best!

But these have overcome! Their Lord
  In bitter death have not denied!
  Have chosen still the Crucified
In face of bayonet and sword!

Our age heroic looms! Our eyes
  Behold white martyr-brows! Still hears
  Our sin-gray world with unthrilled ears
Once more the martyr-chorus rise!

Come Thou to succor the great need!
  Thy judgment shall not long delay!
  God doeth his strange work to-day!
The Judge is at the door! Take heed!

AMHERST, MASS.

ARMENIA.

BY WILLIMINA L. ARMSTRONG.

OUT of storms and peace light, out of confusing things,
Bound in mysterious fashion by the bindings of blood and hate,
  Lo, are the Nations assembled now
  At the Twentieth Century Gate.

Leaning beside the portal: Close! in the name of God!
Over the Garden of Eden, in the evening of this our Day.
  Over the breast of the mountain old
  Where the Ark of deliverance lay.

Leaning beside the portal: Hark to the clashing arms!
Hark to the voice in the Garden, to the Nations of Earth it calls,
  "Bid! for the Woman is Christian blood;
  And the sword and the bayonet falls!"

Sold! A Christian Woman! Sold in the name of Christ!
Sold to her death in the Eden with its soil by her blood made damp!
  Sold in the eve of our mighty Age!
  With the light of our Age for a lamp!

NEW YORK CITY.

THE TURKISH QUESTION.

The Blot Upon the Century.

THE TYRANT TURK AND HIS CRUEL WORK.

The Political Aspect at Constantinople.

ENGLAND, GERMANY, RUSSIA AND TURKEY.

The Subject Races and Their Religion.

THE RECENT MASSACRES.

MISSIONS IN TURKEY.

RELIEF MEASURES IN AMERICA

A SERIES OF ARTICLES BY

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THE TYRANT TURK AND THE CRAVEN STATESMEN.

BY FRANCES E. WILLARD,

President of the Woman's Christian Temperance Union.

An ancient nation is being slowly slaughtered at the foot of Mt. Ararat, fifty thousand victims stretched out under God's sky in the slow circle of a year; women, pure, devout and comely, suffering two deaths—a living and a dying death; little children poised on the bayonets of Moslem soldiers, villages burned, and starvation the common lot.

On the other hand, Christian Europe, with seven millions of soldiers who take their rations and their sacrament regularly; statesmen who kneel on velvet cushions in beautiful cathedrals, and pray "We beseech thee to hear us, good Lord"; diplomatists who can "shape the whisper of a throne" and shade the meaning of an Ultimatum; but neither statesman, diplomat nor soldier has wit, wisdom or will to save a single life, shelter a single tortured babe, or supply a single loaf of bread to the starving Christians on the Armenian hillsides: "vested interests" are against it, "the balance of power" does not permit it, the will of the Sultan is the only will in the Empire of Turkey, and all the wills of all the Christian nations cannot move it one hair.

The Turk is a savage, while the statesmen are—overcivilized; he is a tyrant, while they are—craven cowards.

Meanwhile, a star moves toward the East; it caught its light from the Star of Bethlehem. One woman, wellnigh seventy years of age, takes her life in her hands and goes forward to the rescue; she goes to bind up wounds, to give out bread, to light the fires on blackened hearthstones, to put hope into broken hearts. She is a greater power to-day for God and Brotherhood than all the statesmen, diplomatists and soldiers. The world's eyes follow her with love, they cannot see her plainly for tears.

Did our Heavenly Father overrule the wickedness of leaders to put before humanity an object lesson, on the broadest scale, of the futility of force and the omnipotence of Love?

EVANSTON, ILL.

INTERNATIONAL POLITICS AT CONSTANTINOPLE.

THE ENGLISH, RUSSIAN AND FRENCH SCHEME OF REFORM—WHY GERMANY SIDED WITH RUSSIA—CAN THE SULTAN TRUST HIS ALLIES?—A TURK'S VIEW OF THE SITUATION.

BY GEORGE WASHBURN, D.D.,

President of Robert College, Constantinople.

For a year past Constantinople has been the great battle ground of European diplomacy. England was the first in the field. The occasion of her action was the destruction of the Armenian villages and the massacres of many of the people in the Kurdish mountains near Sassûn, in August and September, 1894. The facts were denied by the Turkish Government, and she demanded an investigation and such reforms as should insure the safety and well-being of the Armenians. She invited Russia and France to unite with her in securing both these ends. They consented. Italy expressed a wish to join them, but this offer was declined. Austria and Germany were not invited, and did not wish to be, as they had no interest in Asiatic Turkey.

England, France and Russia worked together in apparent harmony, secured a Turkish commission of investigation and appointed their own delegates to oversee its action. This Commission, appointed in November, 1894, continued its sittings until July, 1895, and a report of its doings has just been published in an English Blue Book. Meanwhile the English, Russian and French ambassadors devoted their attention to the elaboration of a scheme of reforms for the six provinces in which the Armenians were most numerous. This was completed and presented to the Sultan as the minimum of reforms which the three Powers could accept, and his immediate acceptance of them demanded. This was in May, 1895. After a delay of more than two weeks, the Sultan returned an evasive and unsatisfactory answer. Up to this point the three Powers seem to have worked together in harmony. The other Powers, when appealed to by the Sultan, declined to interfere.

The question then arose what was to be done. Should these demands be presented as an ultimatum, and the Sultan be forced to accept them and carry them out? or should they be left where they were as so much good advice, which he might take or reject? England was in favor of coercion, but Russia and France opposed it. Just at this time the Liberal Government in England resigned; the Conservatives came in, with a practical interregnum until after the elections in July. Lord Salisbury took up the question as he found it. Russia and France persisted in their refusal to admit of the use of force, and gave this assurance to the Sultan. Still the three Powers pressed their demands diplomatically, and the English fleet came into the vicinity of the Dardanelles. Germany expressed her sympathy with the Sultan, but still advised him to come to terms with the three Powers. At the end of September came the outbreak at Constantinople and the massacre of some two hundred Armenians in the streets. Three weeks later the Sultan accepted, with some unimportant modifications, the scheme of reforms presented to him in May, and here ended the alliance of England, France and Russia. There had been no real harmony between them for some time. Russia and France remained in it, not to help the Armenians, but to control the action of England and, if possible, prevent her sending her fleet to Constantinople. Still there was no positive, acknowledged break.

Meanwhile there had been massacres at Trebizond, Ak Hissar, Baiburt, Giumushkhane, Erzingan, Diarbekir and other places, which showed that the situation was far more grave than any one in Europe had supposed. The excitement in England was intense. It was believed that there was a deliberate purpose to exterminate the Armenians, and the English Government believed that armed intervention was necessary to dethrone the Sultan, or at least to limit his power. Exactly what happened between the first of October and the middle of November between the Great Powers we do not know. There is reason to believe that Germany proposed to England to join the Triple Alliance, in which case the four Powers would go to Constantinople together. England refused, and Germany resented it, and threw all her influence into the scale with Russia. At this point

was formed the Concert of the Six Powers, which was simply a mutual agreement that no Power should act independently, and all the fleets gathered in the Ægean to watch each other. By the end of December it was evident that nothing would be done, and one by one they stole silently away, leaving the Sultan apparently master of the situation. There is no doubt that all through the year the Sultan showed consummate skill in this diplomatic conflict, and a better knowledge of the situation than most of the statesmen concerned in it. Technically he won the battle. England has been beaten and humiliated, and the Sultan is in close alliance with Russia, France and Germany, stronger, if he can trust his allies, than ever before. The Continental Governments have had a perfectly free hand in this conflict, because there has been no popular feeling of sympathy for the Armenians. The Continental press has either ignored the massacres or represented them as due to the revolutionary spirit of the Armenians. "Anyway," they have said, "who are the Armenians? What interest have we in these Asiatics?"

But can the Sultan trust his allies? In fact he has but one; France and Germany are simply bidding against one another for the friendship of Russia and follow her lead at Constantinople. The real victor in this conflict is not Turkey but Russia—who has played the part of a disinterested friend of the Sultan so well that she has for the first time in history driven England off the field and become the sole protector of the Ottoman Empire, thus realizing the dream of centuries. The first result of this triumph is a close alliance of Russia with Bulgaria, Servia and Montenegro, and the overthrow of Austrian influence in the Balkan Peninsular, to be consummated this week at Sofia.

Russia is now supreme in this part of the world and can do what she pleases. What she will do with her newly acquired influence remains to be seen. She will do nothing for the Armenians. That is certain. She has not professed any interest in them. She has before her three possible courses of action from which she must choose one. She may seize upon the present opportunity, the best she has ever had, to come to Constantinople, first, perhaps, as the friend and supporter of the Sultan; but, any way, come to stay. The alliance with the Balkan States makes this easy, even if the Sultan should be inclined to resist. But he will not. It is only necessary to stir up serious trouble in Constantinople to make the coming appear as a friendly act of a trusted ally. If no effort is made to put a stop to the troubles in the interior or here, this will be an indication that this plan is in favor at the Russian Embassy here, if not at St. Petersburg, and may be realized soon. I do not think that either France or Germany would object. Austria is powerless by herself. Italy would be glad to resist but could not. England is doing her best now to persuade herself that she cares nothing for Constantinople.

The second possibility for Russia is to make her alliance with Turkey and the Balkan States as agreeable to them as possible, to do her best to restore and preserve order, and with them as allies to guard her rear and flank, to attack Austria and bring all the southern Slavs under her own rule, or at least under her protection. This is the dream of the Pan-Slavists, who are the strongest and most active party in Russia. This would mean a general European war; for Germany and Italy are bound by treaty to defend Austria from any such attack. France would improve her opportunity to recover Alsace and Lorraine. England pretends to believe that the old Austrian Alliance is no longer of any value to her, but the chances are that she would become involved in such a war.

The third possibility for Russia is to maintain the present state of things here, to continue to play with France and Germany, giving encouragement to both and securing the aid of both to destroy English influence in China and to gain a commanding position there herself, with some compensation to France and Germany. This might lead to a war with England.

It is plain that Russia cannot do more than one of these things, and to decide which is the most desirable and practicable will demand the highest statesmanship. My own opinion is that no deliberate choice will be made, but that, as in most Russian affairs, the decision will be left to chance and be determined by some accident, by a massacre in Constantinople, by some resentful action on the part of Austria in connection with the Balkan States, or by some event in the far East. Russia is never in a hurry. The Czar has determined to have grand coronation ceremonies in May, and will hardly be inclined to stir up trouble anywhere before that time.

This is the outlook at present. I am not a prophet to foretell what is to come in the future, and I know very well that nothing is more uncertain than the ways of European diplomacy. The Great Powers have, each of them, some general ideas of what they consider to be their interests. Each has a policy of some kind. But now that the telegraph has put an end to all independent action on the part of ambassadors, and everything is managed by the foreign ministers—diplomacy has become a hand to-mouth affair. There is very little planning for the future. It has become an axiom that it is time enough to meet a difficulty when it arises. Nothing is more difficult than to get an ambassador, or a foreign minister even, to express an opinion on what he would do under given circumstances next week. He is only too happy if he can get through the troubles of to-day. In addition to this there are special reasons for uncertainty at the present time in the character of those who control the action of the Great Powers. The Sultan, to begin with, has proved himself to be one of the boldest and most skilful diplomatists in Europe; and his point of view is so totally different from that of Christian rulers that no one can calculate in what direction it will lead him. The Emperor of Russia is a weak man, little inclined to rule and liable to be influenced now by one party and now by another. The Emperor of Germany is an enigma—some say a genius, some say a madman—at any rate, he is hasty in his decisions and has the most absolute confidence in himself. France has no stable government, and no able statesman. She is at the mercy of demagogs. The wisest sovereign in Europe is the Emperor of Austria; but he may die any day, and his successor is a stick. Lord Salisbury was described by Bismarck as not a man of iron, but a man of wood covered with tin plates; and his conduct of the Armenian question has seemed to justify this view. Certainly he had the game in his own hands up to the last of November, and if he had had the courage to order the fleet to force the Dardanelles and come to Constantinople he would have won the day and gained the place now held by Russia, whose complete triumph is not due to any superior skill in diplomacy either here or at St. Petersburg, but simply to Lord Salisbury's lack of courage to do what he wished to do.

With such elements of uncertainty in the methods of diplomacy and in the men who direct it, it would be folly to venture upon any predictions for the future. Things may drift on for months or years very much as they are to-day, or some unforeseen incident may change the *whole face* of Europe.

A TURKISH VIEW OF THE ARMENIAN QUESTION.

The Turk whose views are here reported is not a "young Turk" who speaks French, believes in no God or Prophet but himself, and talks loudly of dethroning the Sultan and setting up a representative government at Constantinople. He is not a high official who dares express nothing but official opinions. He is a genuine Anatolian Turk, born in Asia Minor, but long a resident in Constantinople, who has only a Turkish education, but is giving his son a professional training, intelligent and as well-informed as any one of his class. There have been no massacres in his native province; and it should be said, by the way, that where massacres have taken place there have been many Turks who have protected the Armenians at the risk of their own lives; and I know of several cases where they have actually lost their lives in defending Armenians. His knowledge of facts is limited to the official statements in the Turkish papers and the reports of Turks coming from the interior. His views represent the general feeling of the mass of respectable Turks in the city, so far as I can judge.

Why should these Armenians rebel against us? he says. We have watched over them and protected them for hundreds of years. They have lived among us and grown rich in dealing with us. We have respected their religion, and they have increased in numbers and influence. It is ungrateful for them to bring all this trouble down upon us, to organize rebellion, attack Turkish villages and mosques, and outrage our people. It is a great pity that so many have been killed and plundered. It is ruin for the country, and we are already suffering for it; but it is right to kill and plunder those who rebel against the Government. Our Sultan is the greatest and wisest sovereign in the world, and the most generous and kind-hearted. He has some bad men about him who deceive him, and there is a great deal of corruption in the Government; but he himself is good, and in punishing the Armenians he has acted in accordance with our religion.

But I am very sorry for them, because it is not their fault. They are good, harmless people, with whom we never had any trouble; but they have been stirred up to this by England, who has caused all this misery and slaughter just to secure her hold on Egypt. England has always been our worst enemy. She is always professing friendship, but always meddling with our internal affairs and seizing every opportunity to cheat us out of something. When she acts as an ally—as in the Crimean War—it is for her own interest, not ours. The row she made about the troubles in Bulgaria brought on the last war, and she took Cyprus from us and afterward Egypt. It was England that assassinated Sultan Abd-ul-Aziz and deposed Sultan Murad. Every one knows that Mithad Pasha was only a tool of the English Ambassador. And now she has brought on this Armenian trouble, with agents and committees, by stirring up the contented people to demand a kingdom of their own, like Bulgaria, while they are only a small minority in any part of the Empire. It is a great pity for the Armenians, but it is not their fault. They thought that England was coming with armies to help them.

Our only real true friend is Russia. Russia never troubles us about our internal affairs. She understands us and sympathizes with us. We have had wars with Russia and she has taken some of our territory; but it has always been a fair, square fight with nothing underhanded about it, and when it was over we have been good friends again. So when this trouble was brought upon us by England, Russia took our side and stood by the Sultan by whose firmness and wisdom all the plans of the English were thwarted, and peace has been restored to all the land. Now Russia is our ally and no one will dare to attack us. It is all due to our great Sultan.

So much for our Turkish friends. There are other Turks among my acquaintances who are not such devoted admirers of the present system of Government, who would like to see the power and responsibility of the Ministers restored in place of the present system of Palace rule; but their view of the Armenian question and of the character of the Sultan is much the same. The "young Turks" express sympathy for the Armenians and invite them to join them in dethroning the Sultan. Those who represent this party are mostly in exile, and are known by their newspapers published in London, Paris and Egypt.

THE TURKISH QUESTION IN GERMANY.

SILENCE OF THE YOUNG EMPEROR—RESTRAINT OF THE SOCIALISTS—HATRED OF ENGLAND—RUSSIA AS A NEIGHBOR.

BY THE COUNTESS VON KROCKOW.

Was it Lord Palmerston who said of the Schleswig-Holstein war, now over thirty years ago, that nobody understood the cause of it but himself, and he was not sure? I remember reading the anecdote and retain this gist of it, which is, as it seems to me, the gist of a large number of political problems, the Turkish question included, altho few statesmen are so outspoken as to own their ignorance and confusion in the face of it. In Germany, during the recent disturbances in the Ottoman Empire, no one even set up as a seer; nor did any one go so far as to try to demonstrate the enormity of the crimes going on, as was the case in America and England, or denounce them, as did Gladstone, with weight and power. Not only light was conspicuously wanting, but passion likewise. The young Emperor, who is superficially considered a hot-headed champion in all current matters, was silent upon this. None of the many words which he uttered in public was spent on the massacres of Armenian Christians. What went out of his Cabinet to the press of the country was ambiguous or cynical in tone. The people were left without any clear or sharp impression either as to what was desired by the Ministry or what was being pursued by it. Its inaction during most of the time, its cross-actions on occasion—as when it refused to support England and Russia in the request to the Porte to permit extra vessels of war to enter the Bosporus—its evident intriguing as time went on, alone gave the people a hint that its policy was, for the present at least, a policy of non-intervention.

Why this policy was adopted, native Germans understand as little as foreigners understand it. They are as much in the dark over the attitude taken by His Majesty's Government as outsiders are. In the Imperial Diet no interpellation has been made on the subject; and if one were ever proposed, it has been suppressed before it reached a stage that rendered the proposition a fit subject for public attention or scandal. Very probably no such proposition was ever broached or supported. For who should make it save the Opposition? And what does the Opposition consist of in Germany? Of Socialists and Liberals, or of men who are opposed by principle to war and State religions, and of the advocates of trade.

When the impulsive public in America feel moved to wonder over the apathy of the Germans before this grave and horrible spectacle going on in the Christian East, they should recall to mind, in order the better to apprehend it, certain far-reaching historical facts. Among these facts, for example, is the important one of religion having taken on the form of an established Church and, in the main, this Church has been subservient through its ministers to the powers that be. Now these latter powers were, until a recent period, many and oppressive. Hence, when antagonism raised itself, it raised itself against both the State and the Church. There are six million Socialists in Germany—working men and women, factory hands, artisans, petty burghers, the poor and ill-to-do of many classes; and this vast factor in the population disparage contesting with the brutal might of arms over religion, and, in the Turkish question, which is largely a matter of religion, they logically express deprecation of both contestants—Christians and Mussulmans. The Evangelical Synod in Berlin expels a pastor (the Rev. Dr. Naumann) for advocating Social Reform through Socialistic means; in response, the Socialistic multitude point in derision to holy synods that go further, and for a difference in doctrinal opinion, cause the exile of whole communities, or their torture and death, cause a Turkish question with all that it implies! There is indubitably private, intense sympathy among this class for the sufferers in Armenia; but publicly and officially all expression of it is excluded. The Socialists this very year have been schooled and trained in repression of natural feeling; they took no part in the jubilations over the establishment of the

Empire and the commemoration of the victory of Sedan; much less, therefore, could their leaders call upon them to take part in our foreign contests. And without Socialists and their families, who compose in every large city the bulk of the street population, how were the German mass meetings, that Englishman and Americans have missed, to take place?

The Church, the press, I hear my reader exclaiming, have they no bowels? Is everything in the hands of Socialists?

It would be absurd of me to pretend to know the reasons for the attitude of the Church; or, indeed, of any one of the great organizations that I am passing in review in treating of the question that interests us. I take the opportunity here of stating that all my explications are mere attempts to account for the apathy which constitutes the characteristic demeanor of Germans toward the Turkish troubles. If single clergymen here and there throughout the country have lifted up their voices in protest against this apathy, their protestations have been without great effect. This is all that a private observer of affairs, like myself, can affirm with safety. It is common for the Church, as a body, not to run counter to the Government; and the Government's position of neutrality once having become evident, it would have been unprecedented for the Church to have opposed this policy by actively striving to arouse the public conscience to antagonism against it. In being subject to the State, the Church is practically on all occasions subject to the governmental will; and what may be called the Nonconformist body of Christians in Germany have nothing like the vigor and public spirit of English Nonconformists. I would like to leave this chapter to more competent hands. As a layman, the thought suggests itself, And are not clergymen also citizens and susceptible to the drifts of political loves and enmities, like other men?

For here must be mentioned another powerful cause of German hesitation in taking the part of their oppressed fellow-Christians in Armenia—the hatred of England. The Turkish question cannot be settled for good and all except by means of war and the dismemberment of the Ottoman Empire; and who, in case of such dismemberment, would have the gain? Why at present, whatever other countries might secure, Great Britain would be certain to obtain the lion's share. And Bismarck has taught Germans not to approve of England increasing her territorial possessions; his warnings, his work, his political testament were both openly and secretly against such increase. The interruption in this long and steady policy, caused by the young Emperor's wilfulness, was an episode. It was already passed when the reconciliation of the Monarch and the retired Chancellor took place in 1894. German disparagement of England became vehement after that incident. It had been cultivated into being during Bismarck's régime. The Emperor's telegram to President Krüger was, to the initiated, much more than a personal impulse; it was an expression of popular feeling, and a betrayal (over-hasty) of a fixed policy—of a policy that embraces, in German opinion, a portion also of the Turkish question.

"What call has the Fatherland to scorch itself in drawing chestnuts out of the fire for England?" was a phrase that could be read in many newspapers when the probability or the chances of a war were discussed. And altho it was intimated that the astute Chancellor, Prince Hohenlohe, would know how to win some compensation for Germany's aid in such a war, still it was calculated that these winnings would be less than could be demanded later when the power of Greater Germany (the Fatherland and its colonies) should have had time to become consolidated. The action of the German Government in the China-Japan war, through which, by supporting Russia in exerting a pressure on Japan, Germany had secured, without cost or trouble, two Chinese islands for coaling stations, seemed to point to a plan and continuity in the imperial foreign policy. "Let the present disturbances be used on our side to push our commercial interests," wrote the editor of the National Liberal *News* of Dresden. "We have no political interests in the Turkish question. Germany is friendly to the Sultan, and our merchants will be welcomed by Mussulman traders who have sufficient cause to withdraw their business from the hands of the browbeating English to give it to their well wishers."

The trade returns will have to be studied, I fancy, by every historian who sets himself to ferreting out the causes and results of Germany's policy in the Turkish-Armenian trouble. If Germans were as accustomed as are English men and women to look over the field of the Government's colonial work and were become familiar with the condition of foreign peoples, and were schooled in the sentiment of "fair play"; if, in a word, Germans were as public-spirited as are the populations of Great Britain and America, their voice would be lifted aloud as are the voices of English-speaking peoples against the wrongs and persecution of the Armenians. But, as matters necessarily are, the really knowing ones consist largely of members of corporations engaged in foreign enterprises, and these naturally have an eye chiefly for the opportunity which circumstances present them with, for increasing business. And the Government only follows the precedent which Great Britain has given the world for two centuries, when it strenuously supports them.

Finally, the attitude of Russia must be regarded when a reason is looked for to explain Germany's non-enforcement of the Berlin Treaty. The taking part against England involves an advocacy of England's enemy, Russia, and this enemy is Germany's neighbor. History tells us how Prussia has ever been forced to fawn upon this terrible colossus, and the maintenance of this traditional relationship is as much a need of the new Empire as ever it was of the little Electorate of Brandenburg and Kingdom of Prussia; indeed, since the war of 1870–'71 with France, and the French threats of revenge, the need is become absolutely imperative. Germany would be between an upper and nether millstone if it stood between the ponderous enmity of the Czar as well as the fretting wrath of France. Hence the last words of warning of the old Emperor, which doubtless have been ringing in the ears of the statesmen in Berlin whenever they discussed the Turkish question: "Keep on good terms with Russia."

BORDIGHERA, ITALY.

RUSSIA AND TURKEY.

COVETING CONSTANTINOPLE—RUSSIAN OPPOSITION TO REFORM.

BY CYRUS HAMLIN, D.D.,
Formerly Missionary in Turkey.

When Ivan III married Sophia, niece of Constantin Palæologus, the last Emperor of Constantinople, he claimed to be the rightful heir to the Byzantine throne and adopted its symbol, the double-headed eagle. This was in 1472, and during all these four hundred years Russia has kept her eye upon Constantinople.

In 1492 Ivan III wrote a letter to Sultan Bajazet complaining of certain acts of injustice to Russian merchants. In 1495 he sent an Ambassador to Bajazet and ordered him not to bow the knee to the Sultan or permit any other ambassador to have precedence. Thus began with offensive arrogance a diplomatic intercourse of four hundred years which has become more polished, but not less imperious and aggressive. Then Ivan claimed only 37,000 square leagues, or 273,000 square miles. The Czar now claims 8,644,000, with a population of 102,000,000 (1880).

The first conflict of arms occurred in 1569, and was significant of all the future between Russia and Turkey. Sokolli, the very able and enterprising Grand Vizier of Selim II, undertook to open a water communication between the Black Sea and the Caspian through the Sea of Azof and the rivers Don and Volga. These two great rivers approach each other within thirty miles, and then the Volga turns to the Caspian and the Don to the Sea of Azof.

Sokolli had a powerful army, but the Russians fell upon him and routed his army at Astrakan and his army and workmen on the Don. Russia thus struck a fatal blow to one of the grandest schemes for the expansion and strength of the Turkish Empire. The canal of only thirty miles then projected remains unaccomplished to this day. More than eighty years passed before another armed conflict occurred.

The decline of the great empire was very rapid. The English Ambassador, Sir Thomas Roe, 1622, declared that corruption, venality, oppression and poverty, the wasting of the population and signs of anarchy proved the condition of things to be past remedy. It is just so now after 274 years.

The destruction of the great Turkish army before Vienna, 1683, and the disorder which followed gave Russia an opportunity for war, which she improved, and wrested some important places from the Porte. She had been for a long time successful in stirring up war between Turkey and Austria and Turkey and Poland, being equally satisfied with the weakening of either party. After disastrous battles by sea and land with Vienna, Austria and Poland the celebrated treaty of Carlowitz was signed (1699). England, Holland, Venice, Poland, Austria, Russia and the Porte were concerned in it. Austria, Venice and Poland were strengthened by it. Russia captured Azof and the shores of the Euxine. Turkey diminished and weakened. Since then Turkey has been a center of diplomatic war to the European nations, but all fear of her as a military power ceased. From that time Russia comes forward as the crafty and persistent enemy of Turkey and the claimant of Constantinople.

Peter the Great now began to rouse the Moldavians and Wallachians to revolt, and he declared himself the friend and defender of all the members of the Greek Church. He easily found occasion to declare war with Turkey. It was a strange fortune for Peter to be caught in a position so commanded by the Grand Vizier that he could neither fight nor escape and must have surrendered at discretion; but the jewels of the Empress bribed the Vizier to make peace. Thus Peter the Great escaped. He was making vast preparations to break the treaty when he died (1736).

War again, fierce and bloody, with victories and defeats on both sides, but with a great preponderance of loss to the Turks, ended in the peace and treaty of Kainardji. Its XIV sections are too long to be discussed here. They were full of the seeds of evil to Turkey Von Hammer calls it "the commencement of the dissolution of the Ottoman Empire, at least in Europe" (1774). Europe exulted in this crowned glory of Russia and degradation and humiliation of the Great Sultan.

Russia soon broke the treaty and subjugated the Crimea whose independence she had guaranteed. She declared, however, that she did it solely for the good of the people. She destroyed many thousands of the Moslems in the most ruthless massacres. Seventy thousand Armenians also, who would not join the Russian Church, were driven out into Turkey in a severe winter, and nearly all perished by the way. In 1779, a modification of the treaty of Kainardji, was made to suit the Czar and further humiliate the Sultan.

After another fierce war the treaty of Jassy, 1792, gave Russia more territory and Turkey less; but the Empress Catherine only regarded it as furnishing an opportunity to make final and decisive preparation to take the great capital and place one of the royal family of Russia on the throne. Death interrupted her plans and saved Constantinople.

The treaty of Bucharest, 1812, closed another conquering war. Moldavia and Wallachia that had been occupied by Russia were given back to Turkey, who engaged to regard all the obligations of previous treaties toward Russia. Russia was called off by European wars and had need of all her troops. Turkey would always "keep" for any occasion.

The next important treaty between Russia and Turkey was that of Adrianople. The Sultan had lost his fleet at Navarino and had destroyed his Janizaries; Russia pounced upon him to destroy him. But the new recruits fought with such desperation, that the campaign of 1828 was a failure. In 1829, Diebitsch, with overwhelming force, crossed the Balkans and took Adrianople. A very damaging treaty was imposed upon Mahmoud while the Russian army was wasting away with cholera or plague at such a fearful rate, that had the Sultan delayed two weeks, he might have imposed conditions. He had to pay an indemnity of $25,000,000 and grant Russia whatever privileges she asked.

The Pasha of Egypt gave Russia the next good chance of contact with Russia. His warlike son Ibrahim had conquered Syria, and had united Asia Minor triumphantly. The Sultan called upon England for help, but her eyes were holden that she could not see. Russia jumped at the chance, entered the Bosporus and landed an army on the Asiatic shore to defend Constantinople. The treaty of Unkiar Iskelessi followed, and Turkey became little more than a vassal of the Czar. By successive and bloody wars and successive and skilful treaties she had made her gradual approaches until no liberty of movement in foreign affairs was left.

England, France and Austria viewed this progress of Russia with alarm; and when the Czar declared his intention to administer upon the estate of "the sick man" they with Sardinia united against him—Austria holding a semi-neutral ground.

The result of the Crimean war need not be remarked upon. England triumphed at Sebastopol, and Russia at the Peace of Paris. Louis Napoleon, who had no honest streak in his character, betrayed the allies and united with Russia to secure absolute freedom of reform to Turkey, which was to make reform impossible.

Ten years more passed—a long space for Russia not to be at war with Turkey—and the Servian war of 1876 led to the Russo-Turkish war in which the Turkish armies were beaten and disorganized, and Russia marched to the confines of Constantinople. She had at length the long coveted prize in her grasp; but the Congress of Berlin wrested it from her, made Bulgaria, Servia, and Bosnia free, and left the Armenians to the tender mercies of the Turk.

One thing should be considered in all this marvelous history of aggression and increasing strength on one side, of growing weakness and ruin on the other, Russia has attained her ends by the power of gold as much as by arms. She has always a large party openly or secretly in favor of her plans. She has always opposed every reform which England has inaugurated. Lord Stratford De Redcliffe was more than a match for her, but with that one exception England's attempts to strengthen Turkey have been notorious failures. Russia's labors to weaken her have been a notorious success. The result is Turkey is now in the hands of Russia. Europe looks on and thinks.

LEXINGTON, MASS.

THE LAST THE WORST.

THE RECENT ARMENIAN ATROCITIES COMPARED WITH OTHER GREAT MASSACRES OF CHRISTIANS.

BY KINSLEY TWINING, D.D., L.H.D.

The bare, bald and humiliating fact that must dawn on us, sooner or later, as to these Armenian massacres, is that, in spite of the assurance our nineteenth century civilization and progress were supposed to give against such atrocities, the impossible has burst on us, and of all the records of cruelty and horror enacted by man on man, this latest extirpation of the Christian population in Asiatic Turkey is the worst.

There is an awful ferocity in it which balks and baffles this fancied age of peace, and sets a-ringing in our ears the imprecation which Mohammed died repeating: "Lord, destroy the Jews and Christians." When at his first victory over the Koreish he ordered and supervised in person the massacre of six hundred Jews in one day, he could plead in extenuation the cruel necessity which religious fanaticism accepted as the law of God. He could even say that he had first pondered the question as it lay between a propaganda by truth and reason, or a propaganda by the sword, and that when at last the sword had been placed in his hand the cruelty of his campaigning was but the stern faithfulness of the Prophet against the enemies of God.

When under the Caliphs who succeeded him women and children swarmed over the battle-fields, armed with clubs to beat the life from the wounded Christians, still warm and breathing on the ground, there still remained the plea that Islam's God called them to this sacrifice of pity in the breasts of women and children.

During the hundred years when Islam was trampling out the faith in Christ with fire and massacre in Syria and Egypt, shook its sword over the enfeebled churches of Africa, the rich fields of Spain, and finally went down at Poictiers under the tremendous blows of Charles Martel and his Austrasian Franks, during all this bloody course the Saracen could say for himself that he had confined his cruelty to the field of war, and that his reign in peace was mild and just.

Some such palliation has been attempted for the Inquisition in Spain, for the Duke of Alva in the Netherlands, for the ineffable atrocities of St. Bartholemew's Day and the French Reign of Terror.

Torture as an adjunct of the law and for the examination of witnesses throws a black enough cloud on the history of Europe from far back in Grecian times when Aristogeiton was tortured after the assassination of Hipparchus, or Philotas, when accused of conspiring against Alexander. It is to the everlasting credit of Egypt and of the Mosaic code that no trace of these terrible ministers of law exist in them; while in Greece the wheel, the rack, the burning brick were employed to further the ends of justice.

For such barbarisms as these some palliation may be found in the prevailing customs, in the ideas of a dark age, in the gentler instincts of humanity blunted by the stern conception of an overmastering mission. Excepting for the fantastic atrocities of Nero, some such modifying considerations will apply to the two centuries and a half of persecution in which the Roman Emperors tried and tested the Christian Church—especially when emperors like Trojan, Marcus Aurelius and Diocletian are concerned.

But when we search for comparisons with what has been going on in Asiatic Turkey against the Armenians for about seventeen years, there are no large examples anywhere to match it. A few solitary instances stand out in Roman history, such as Suetonius's reports of the Emperor Tiberius adding zest to his besotted life by delight in these inhuman pleasures and these terrible pursuits, or of the monster Caligula introducing torture as the pleasing accompaniment of his dinners or a relish to his meals, while the Emperor Claudius sat by enjoying the fun.

Expand these solitary instances, these demonic examples, sifted out of all the history of the world's ferocious examples and preserved to us, not as characteristic of the times, but as horrible exceptions to affright the reader and as monumental subjects for everlasting scorn—expand these solitary instances, and we have before us the fair, typical representation of the Governmental extermination which Turkey has for these last fifteen years been practicing on the Armenian Christians in Anatolia, in an age of toleration, in a time of peace and social order. There never was anything like it before in the history of the world. The only model or precedent for it is to be found in the inhuman practices of a Tiberius or a Caligula, in serving up human torture at table as a dish fit for a king.

What the Roman historian has described as the exceptional horrors privately practiced in Rome by its trio of imperial demons, has for seventeen years been the policy of Turkey for the government, the extermination, I should say, of the Armenians. It has called to its aid the passion, the lust, the fanatic ferocity of a population which in these elements of inhumanity was never surpassed; with cool deliberation and proceeding one step at a time it has first despoiled these industrious tribes of the proceeds of the toil and thrift on which the Empire subsisted. When beggared, unarmed, helpless, and incapable of self-support or defense, it has taken from them the ordinary protection of law, denied them the common rights of trial for which Governments exist, and flung them instead into a Mohammedan saturnalia in which nothing was forbidden but humanity and nothing rewarded but ferocity. No cruelty that could be practiced was omitted by these masters of the art. Fathers, husbands, friends were slowly and systematically done to death, while their wives, sisters and daughters were compelled to witness their sufferings. Wives were outraged in the presence of their husbands, sisters, of their brothers, maidens, of their agonized mothers. Women with child were ripped up by a demon soldiery, with bets among them on the sex of the unborn infants. With grim ingenuity these demons practice and economy in their art which tortured the poor sufferers out of life slowly inch by inch and drop by drop, every inch in agony, every drop the quintessence of some ingenious torture.

As for the forms of law none were thought of until it became important for the Porte to put a decent face on the terrible proceedings of its officers. Districts were laid waste, villages were burned, but pillaged first, of course. The Armenian population of thriving provinces fled in terror across the border to Russia or to Persia. At Erzrûm, Bitlis, Trebizond, Erzingan, it was the soldier and the official who led on the fray. At Harpût, Urfa, Cesarea and elsewhere, it was the fanatic population let loose to plunder, torture, rape and work their brutal will on Christians, from whose property and person the protection of the civil law was removed. Probably seventy-five thousand Christian corpses lie moldering in the glens, and around the once happy villages of Anatolia; and, among them all, happy were the men who met their fate without torture, and the women who met it without outrage.

The best impression of what it was comes to us from a woman who, frenzied by her sufferings but still clinging to the drifting wrecks of faith, is reported to have cried among her kindred that God himself had gone mad, and that maniacs and demons were ranging the earth.

Never before in the history of cruelty has the Government of a country thus reversed its functions, systematically, and with cold deliberation invoked such agencies for the predetermined extirpation of its population. Roman rigor was not equal to this in its proceedings against the Christian faith. The martyrs of Lyons had nothing like this to confront. Deportation is bad enough, but when before in the history of man has the deportation of a people been committed to fierce Kurds, hanging on the flanks of the fugitives to plunder the men and outrage the women as many times as a fresh band might assail them?

One of the worst features of religious persecution has always been that it subjected the morally best, most refined, intelligent, pure and sensitive people in the community to be treated as the worst.

Never before has the world had such an example of this as now. With cool and predetermined purpose intelligent, thrifty and morally sensitive people have been thrust into the most infamous relations. The rich are systematically beggared and left to sufferings more cruel than death. Teachers, scholars, ministers of religion, missionaries and people of refined life and character are submitted to the brutal rigor and infamous demoralization of Mohammedan prisons. Mothers have been compelled to witness with their own eyes the outrage of daughters whom they have been training in Christian purity. Women not trained for the Turkish seraglio nor to set a low price on a woman's honor, but to rate it as dearer than life, have been violated in the open sight of day, on the public highway, and in the company of brutal men.

Worst of all, these things are done in an age of light whose pulses are full of mercy and whose every policy is peace, done too with every feature of medieval brutality brutalized, with fury infuriated, and license libertinized, done with glee and gloating, in bold demonic defiance of the light that shines, the right that rules, the ideas that dominate the moral world for Turk and Christian, done with cold deliberation and persistent purpose against the protest of the Christian world, and with neither war nor rebellion to excuse them.

And now the last step in this incomparable history of horrors adds an infinite hypocrisy to the infinite atrocity of it all. The Sultan rises to disclaim his deeds, and do homage to the humanities he has outraged as they were never outraged before.

NEW YORK CITY.

TURKISH MASSACRES.

THE CAUSE AND EXTENT OF THE RECENT ATROCITIES.

BY THE REV. FREDERICK DAVIS GREENE, M.A.,
Recently of Van, Armenia.

It is not possible, in the brief limits of this article, to treat the Turkish Massacres except in bare outline and on general principles. They have been so numerous and so vast that many volumes could be filled with their details. But it is doubtful if any good purpose would be served by the recital of such a mass of horrors. They would soon cease to be horrors. One of the most deplorable results of the recent Armenian atrocities is the evident and growing callousness in regard to them, on the part of nations and individuals who have been supposed to be Christian, or at least civilized. Perhaps we would be nearer the truth in considering this callousness a revelation of the real character of the times, rather than a result of listening to crimes committed by others. This raises again the ominous question whether civilization is necessarily progress, and whether the Christianity of to-day is Christian.

In spite of all that has been written and said on the subject, there are many who find it hard to comprehend the awful character and extent of the massacres of Turkey. They are such an anachronism, so foreign to the spirit of the age, as to seem unreal—in fact, impossible under any European Government. But it must be remembered that Turkey herself is an anachronism, and that she is not simply foreign but hostile to the spirit of the age. This fact is continually obscured by the diplomats of Europe and America, who persist in treating Turkey as if she belonged to the family of civilized nations. The case is analogous to that of a man who, for political or business reasons, sees fit to take a thief into partnership, or to allow a libertine to marry his daughter. As partner or son-in-law, of course, the man has rights; the mistake consists in giving him that status.

In the politico-religious organization which is called the Ottoman Empire, massacre is considered a legitimate, necessary and very useful method of administering the country. It is sanctioned by the Koran, which is the foundation, and in fact the constitution of the State, is advocated by Mohammedan clergy and teachers, and is executed under the direction of the military and civil authorities, who are duly rewarded and honored by the Sultan.

The Armenian massacres of the past year and a half, so far from being exceptional, are, therefore, exactly in harmony with Turkish theory and justified by abundant precedent. They were to have been expected. One might almost calculate the law of massacre in Turkey. It recurs with the regularity of a baleful comet, which seems to spring out of nothingness, but which has a fixed orbit and is impelled by a mighty power. Counting only the Turkish massacres in which ten thousand or more perished, we find that in the past seventy-five years there have been five, recurring at intervals of about fifteen years. These outbreaks were in widely separated localities, and the victims, belonging to five distinct races, aggregate one hundred and twenty thousand. These figures do not include foreign enemies or rebellious subjects of the Sultan resisting with arms in their hands. They were all helpless inhabitants of the land, of both sexes and of all ages, and by a curious coincidence were in each case non-Mohammedan.

Turkey's Massacre Account, as given in *The Armenian Crisis* page 96, where the authorities are quoted, stands about as follows:

1822, Greeks, especially in the island of Scio	50,000
1850, Nestorians and Armenians, Kurdistan	10,000
1860, Maronites and Syrians, Lebanon and Damascus.	11,000
1876, Bulgarians, European Turkey	10,000
1894–'95, Armenians, Asiatic Turkey	40,000
Total	121,000

In addition to the above, there were smaller massacres of Cretans in 1866, of Armenians in 1877, and of Yezidees in Mesopotamia, in 1892. It thus appears that seven distinct Christian races in Turkey, besides the Yezidees, who are also non-Mohammedan, have in turn been visited with this awful experience. Turkish statesmen, like the Oriental doctors generally, have great faith in blood letting as a remedy for the diseases of the State. They do not trouble themselves to diagnose the case, much less to prepare medicine to correct the system. It is sufficient to know that there is a fever of some kind, and that loss of blood will reduce the temperature.

The immediate occasion of all these massacres has been political; but this should not obscure the permanent underlying cause which is always religious. Why are these Christian races successively attacked and prostrated? Because they, in turn, have felt the stimulating influences of a higher civilization and ideal, and have begun to show signs of life and progress. Why cannot this be allowed to go on? Because no *giaour*, or "infidel," has a right to live in a Mohammedan state except in subjection—subjection which means not simply submission, but distinct inequality and humiliation. In the Koran, Sura ix, it is written:

"Fight against those who believe not . . . until, (1) they pay tribute, (2) admitting subjection, and until (3) they be *brought low*."

This is a standing declaration of war against all Christian nations, the carrying out of which is limited only by ability.

The statement is frequently made, and on high authority, that "the present Sultan is scrupulously faithful to the requirements of his religion." While this sincerity and zeal are to his credit, as a follower of the Prophet, they absolutely disquality him as a just and humane ruler of millions of Christians. Let us see what his religion requires of him. An official prayer of Islam which is used throughout Turkey, and daily repeated in the Cairo "Azhar" University by ten thousand Mohammedan students from all lands, is as follows:

"I seek refuge with Allah from Satan, the accursed. In the name of Allah the Compassionate, the Merciful! O Lord of all Creatures! O Allah! Destroy the infidels and polytheists, thine enemies, the enemies of the religion! O Allah! Make their children orphans, and defile their abodes! Cause their feet to slip; give them and their families, their households and their women, their children and their relations by marriage, their brothers and their friends, their possessions and their race, their wealth and their lands, as booty to the Moslems, O Lord of all Creatures."

According to this prayer, which is translated directly from the Arabic, to kill, to plunder and to defile the Christians are not only legitimate but obligatory. The late massacres are a fulfilment of this prayer, which the

"Faithful" have themselves executed. The most terrible commentary upon the moral influence of the Mohammedan religion is the complacency with which even educated and intelligent Moslems regard these awful and revolting deeds. As soon as the Armenian massacres were an assured success, the Sultan himself is reported to have become good-humored, and to have lost the anxious look which he had worn for months. This was due, no doubt, as much to his having scored a diplomatic and political triumph, as to the approval of a good conscience.

"But how," it may be asked, "can the successful execution of these massacres be considered a diplomatic triumph?" The triumph consists in this, that by disposing of so large a proportion of the Armenians, the Sultan has at the same time disposed of the hated Scheme of Reforms, which he had been forced by Europe nominally to accept. These reforms, tho partial in application, involved, in principle, the civil equality of Christian and Moslem, and this, from the Turkish standpoint, would imperil the foundation of the State. The mere asking of such reforms and the intrusting their execution to the Turks, was a stultification on the part of the diplomats who demanded them; for it does not lie within the power of Abd ul-Hamid, as the Caliph of Islam and the successor of the Prophet, to grant them. By insisting that the Armenians should have a proportionate representation in the administration of certain provinces, the Powers placed a price on the head of every Armenian. By failing to protect them in this critical position with a prompt and decisive use of force, they are guilty of a share in their destruction. The "Powers," impotent for good, while masquerading in the livery of Christianity, have proved its worst enemies. But for their assurances the Christians would not have shown the restiveness and expectancy, which by rousing the apprehension of the Moslems, hastened and intensified their vengeance.

The Powers have not only failed disastrously in their efforts to help the Armenians, but they have closed the doors against such efforts in their behalf in the future. The remedy, owing to the bungling method of application, has been far worse than the disease, and is not likely to be soon tried again. The hope of bringing about just this result encouraged the Turkish Government to do its worst. The late massacres are not unlike the tantrums into which an ill-trained child deliberately throws itself in order to gain its ends when disciplined by parents who are not united, wise and firm.

Such considerations as the above, both political and religious, have governed the Palace and the Porte in returning to massacre as a method of settling the diplomatic tangle and the reform question at the same time. But lower and more personal motives inspired the blind tools of the Government by whose hands the outrages were committed—namely, the Turkish soldiery and populace and the Kurds and Circassians. Plunder was the chief motive with the latter classes, who swept over the country like a swarm of locusts, everywhere declaring that they had received authorization for their raids. Kurds seldom kill, except when resisted and to strike terror. The Turks, however, while outstripping the Kurds, even as plunderers, devoted special attention to killing, and that, too, in most cruel and revolting forms. The Kurd, tho ruder, is by nature more noble than the Turk. The Turk has sensual and truculent possibilities that have never been equaled by any other race. These qualities, under ordinary conditions, are latent, and are often most subtly concealed by the Turk, even at the very moment when they are in active operation. While the soldiers were laboriously butchering a thousand helpless Armenians, entrapped in the great church at Urfa, on December 28th last, their officers found time to make gallant calls on Miss Shattuck, the only forsigner in the city, and to calmly assure her that there was no cause for alarm. It is this dignified and self-possessed manner of the Turk, which he can always command, that has so often charmed and deceived Europeans, who have had only a brief and superficial view of him in Constantinople drawing rooms. The Turk can also pass in an instant to an air of brutal ferocity and apparently uncontrollable passion, if the circumstances justify it and make it safe.

The question may arise in the minds of some, whether, inasmuch as these massacres were perpetrated for political reasons largely, and for plunder, the victims can rightly be considered martyrs. The answer is, in general, Yes; for the crime of the Armenians is, after all, that they are Christians, and a change of faith would have saved them. There are many authenticated cases of deliberate martyrdom inflicted publicly, after repeated demands to deny Christ had been rejected.

Another question is, whether Mohammedanism can be held responsible for these massacres and outrages. The answer is, again, in general, Yes, as has been already shown. Even the cruel and lustful accompaniments of the outrages are traceable to the religion of the Prophet, which, like an intoxicant, turns loose the basest passions of our nature.

The statistics of the recent outrages will never be accurately known, but the most careful figures thus far received, tho partial, are as follows. In the table below, the first numbers given refer to the six provinces to which the Scheme of Reforms applied, namely, Erzrûm, Sivas, Harpût, Diarbekir, Bitlis and Van, and the second number to the outside adjoining provinces of Trebizond, Angora, Adana and Aleppo.

Total population of the six provinces	3,500,800
" " " four provinces	2,398,500
Total	5,898,300
Armenians in the six provinces	827,600
" " four provinces	264,400
Total	1,092,000
Houses and shops plundered in the six provinces	43,769
" " " " four provinces	3,247
Total	47,016
Houses and shops burned in the six provinces	11,812
" " " " four provinces	815
Total	12,627
Number killed in the six provinces	29,107
" " " four provinces	7,668
Total	36,775
Number forced to accept Islam in the six provinces	36,300
" " " " " four provinces	4,650
Total	40,950
Number left entirely destitute in the six provinces	247,300
" " " " " four provinces	43,000
Total	290,000

It thus appears that about nine-tenths of the outrages occurred within the six provinces to which the Reform Scheme applied. The Sultan professed to accept the reforms on October 16th, 1895, and the above figures show with what energy, zeal and good faith he carried them out; for most of the work was done within one month of that date. There can be no doubt that the Sultan deserves credit for these "reforms," for he claims it himself, assuring Lord Salisbury, in a letter made public at his request, that they were being executed under his personal direction. Kurds and soldiers have constantly declared that they were simply obeying the Sultan's orders, and that this was the case is clear from the fact that no one has been punished for disobedience, not even the officials in whose presence the American colony at Harpût was bombarded, plundered and burnt out of home four months ago. It has repeatedly been proved that these outbreaks were carefully prearranged by disarming Christians, and by prescribing limits as to place, time, duration and method of execution.

THE MASSACRE AT URFA.

BY MISS CORINNA SHATTUCK,
Missionary of the American Board.

We had often heard that the Moslems were dissatisfied with the attempt of two months ago which resulted in the destruction of only 40 lives and about £150,000 worth of goods, the plunder of 600 shops and 289 houses. After this the Christians were all completely disarmed by the Government. Some 80 men had been imprisoned, and we feared another scene of terror. It came at last with great suddenness.

On Saturday, December 28th, the firing of a few guns in the Moslem quarter south of us proved the signal. Immediately an immense multitude gathered on the hill back of our house. The guards in the street east of us went to meet the people, fired a few shots over their heads, and then allowed the mass of wild humanity, thirsty for blood, to pass into the city and begin their work. The horrid work continued until dark. Three soldiers kept the mob from entering our street, constantly proclaiming: "It is the house of a foreigner, and it is forbidden to touch her." We find by count that our "shadow" covered 17 houses and 240 people. The mob came as far as to enter our girls' schoolrooms in the churchyard, and they broke open the third door below us on the street and plundered the house. I saw one man beaten and then thrown down on the roof just opposite to me on the other side of the street. The Syrians and Roman Catholics were also spared. All other Christians suffered complete loss of all home furnishings, and some houses were burned. The number of killed cannot be less than 3,500 and may reach 4,000. Of these it is estimated that 1,500 perished in the great Gregorian church. On Saturday that portion of the city was hardly touched, and great numbers of Armenians flocked to the church for safety that night. Sunday morning the work began again at daybreak, and when the people reached the church the soldiers broke open the doors. Then entering, they began a butchery which became a great holocaust. It was participated in by many classes of Moslems. For two days the air of the city was unendurable; then began the clearing up. During two days we saw constantly men lugging sacks filled with bones and ashes. The dragging off of 1,500 bodies for burial in trenches was more quickly completed, some being taken on animals. The last work of all has been the clearing of the wells. From one very large well it is said that 60 bodies were taken. It is well authenticated that 20 bodies were taken from another well. About 300 persons escaped from the church by way of the roof, which was reached by a narrow staircase on the inside. Shortly after noon on Sunday some fifteen or more of the prominent citizens and Government officials (not including the Mutessarif, or the military commander) preceded by a military band and mounted guard, made a grand parade of the city. They entered our yard, and, speaking with me from the verands, they assured me of perfect safety and begged me not to be alarmed, as it was "nothing that pertained to me." I very quickly went into my room.

The work did not cease until dark on Sunday the 29th. On Monday the Kurds and Arabs were prevented from entering the city, the firing beginning about dawn. All day Sunday a strong guard was about our premises. A captain of the army sat on his horse for hours at our northwest corner, just outside of the church premises. Repeatedly I received salutations and assurances of perfect safety from Government officials during that longest day I ever knew. It was evident that the utmost was done to protect *me*. How willingly I would have died that the thousands of *parents* might be spared for their children!

The work of plunder is complete. Literally naught remains. By actual count only ten Protestant houses remain untouched, and five of these are in the district which I have spoken of as my shadow.

Our loss of life is 105, all but nine being men. These nine include two women and seven children, who were in the Gregorian church when it was sacked. Our wounded are many. I have eighteen under my immediate care. Most of these have several severe wounds. One has eleven; one has eighteen; ghastly sword and ax cuts on head and neck. There are a few gunshot wounds. There is only one doctor for the whole city. He has 350, and cannot care for more, nor for these but in part. He came at my call to see one who we supposed must lose his hand, dressed the arm, and committed the case to my care. Thus far, thank God, all are doing well. I have found three persons who, like myself, are inexperienced in such matters; but they are proving careful, sensible workers with me. We dress most of the wounds in the church. Our schoolrooms (all but one, used as headquarters of our guard) are crowded with some 250 or 300 of the most forlorn and needy. Our home is also full. Those who are spared to their families are in great fear, and wish to be near me. We cannot receive all, and it is hard to daily turn away so many. Some have a little food, found in their houses, and some nothing. One of the several great men who have called to express sympathy, and to say, Turkish style, "It was from God," has sent provisions, for which I am exceedingly grateful.

The Government provides about 200 loaves of bread per day for the poor. But all this kindness will soon come to an end, and utter poverty will be the lot of most. The Protestant pastor, the Rev. H. Abouhayatian, and several efficient members of the church are among the dead. I tried to secure the body of the pastor, but failed. His children—six—they immediately granted to me.

The custom in these affairs so general in Turkey seems to be for one party to rush ahead and kill. This is followed by another party which hurries off the women and children to some mosque, khan or some Moslem home temporarily open for their receptiom. Lastly, this operation is followed by the stripping of the house. Children often get separated from parents and are late in being found. One of the earliest offers made to me was to undertake finding any lost if I would send in the full name. My own guards, twenty in number since Sunday, do my every bidding as if I were a queen. I use them for help in all sorts of ways.

Markets are closed, and it is very difficult to get some things much needed. We have had but forty-five beds given back to us of those plundered, and a few pieces of copper; as yet I fail to secure more, or instructions as to method of procedure for individuals to secure stolen goods. The Government has large numbers of beds and much copper ware stored for return to the owners, but all fear to stir lest the end has not yet come.

The aged Bishop of the Gregorians was spared, but only one, or possibly two priests.

Our own teacher of the Boys' High School and several Gregorian teachers were killed. I believe the Gregorians are in greater suffering than the Protestants, having no foreigner to do for them, and any efficient ones spared are afraid to venture out.

To-day the long expected soldiers have arrived—eight or nine hundred. Our city has been guarded (?) by resident soldiers. We must have your prayers and your pecuniary aid. How are the people to live through this winter?

URFA, January 7th, 1896.

TURKEY AND THE TURKS.

TURKEY, THE TURKS AND THE TURKISH GOVERNMENT—ELEMENTS OF STRENGTH AND WEAKNESS—PERSONAL CHARACTER—POLITICAL POWER—THE SUBLIME PORTE.

BY THE REV. EDWIN MUNSELL BLISS.

THE term Turkey as ordinarily used is applied distinctively to the section including Asia Minor, Armenia and Kurdistan, and is thus by no means identical with the Turkish Empire. European Turkey, Syria, Mesopotamia, Egypt and Tripoli in Africa have each their own individuality, and were they withdrawn from Turkish rule Turkey would still remain. Take, however, this section, which may be called Turkey proper, out of the Sultan's hands, and tho he continued in power, even at Damascus or Bagdad, Turkey would cease to exist. This integrity of Turkey proper is due partly to its topog-

raphy, but chiefly to the fact of its being dominated so thoroughly by the Turks.

From the Bosporus to Persia there are no natural boundaries. The mountain ranges either follow the coast line or blend in an inextricable maze both on the east and west. The rivers double upon themselves in most perplexing style, while high plateaus of varying extent and great fertility are scattered over the whole area with full impartiality. The result of these general characteristics is seen in history. The whole region has either been under the control of some one power or has been divided among petty kingdoms, with no definite limitations, each depending for its extent upon the variable valor of its troopers and the ambition of its chieftains. When Romans or Greeks entered from the west, the Assyrians from the south and the Turks or Mongols from the east, they found themselves in much the same condition as the Russians in Central Asia, compelled to subdue the various tribes one after another, or leave the country and confine their rule to regions more easily traversed. Greeks, Romans, Assyrians, Mongols, failed to make permanent their Empire. The only ones who stayed, met the various difficulties, brought the whole region under one centralized Government and held it for any length of time, were those who have given their name to the land and who are to-day the ruling class in Turkey, the Turks.

The story of how this Tartar tribe, after various expeditions, secured its footing in Western Asia Minor and built up its government is one of the most fascinating in history. In the progress from chieftainship to empire, under such leaders as Orchan, Mohammed II, Suleiman the Magnificent, and others, there were many vicissitudes. At times there seemed to be no limit to their power, and Europe stood aghast as the Turkish troops gathered twice under the crumbling walls of Vienna. The valor of the citizens in the one case and the conscientious fidelity of Sobieski in the other proved more than a match for the Asiatics; and they fell back. At other times the great Empire with its heterogeneous elements seemed on the point of crumbling to pieces, but always there was some innate power that secured a rebound, until it was stronger than ever. There was, too, the strange kaleidoscope of European diplomacy. Francis I, of France, led the way, with an alliance with Suleiman against Austria; then one Power and another coquetted with Sultans, bribed viziers, or alternately cajoled and threatened the Porte, until the great strife came between Napoleon and the Czar, and the "Great Elchi," Sir Stratford Canning, inaugurated the reign of British influence.

The story of the present century is too full of varying phases to be even outlined here. It is sufficient to say that notwithstanding the loss of province after province; notwithstanding an administration, probably the most corrupt and worthless in the world; notwithstanding repeated massacres of its best taxpayers; notwithstanding a steady, unwavering, unmitigated oppression, which has ground the very life out of the fairest lands of the Empire, that Empire stands to-day, and we hear less of the approaching dissolution of the "Sick Man" than has been heard for over half a century.

What is the reason for this continuance of a Government which has been generally considered so weak that for over a century its partition has been a familiar theme for European statesmen? The popular answer is, the jealousy of the European Powers which acts as a prop on every side. There is undoubtedly truth in this; but there is another element that enters in as a most important factor, and that is the Turkish population.

There are no reliable statistics of population in Turkey. The latest available estimates give about 11,000,000 for Turkey proper. This is divided among Turks, Kurds, Circassians and other Moslem tribes, Armenians and Greeks. Here again there is no good basis for accurate apportionment. Probably there are about 6,000,000 Turks, 1,000,000 Kurds, 500,000 Circassians, etc., 2,000,000 Armenians, 1,000,000 Greeks, and the remaining 500,000 are Jews, Jacobites, foreigners, etc. Thus the Turkish element is by far the strongest in numbers. It is also so distributed as thoroughly to dominate the whole territory, and it has certain elements of character which have had an important part in the organization and preservation of the Empire.

The Turkish character is often very much misunderstood, partly because the foreigner sees only certain phases of it, partly because it is in truth very self-contradictory. The historian reads chiefly of the terror inspired wherever Turkish troops have gone, and his vision is filled with pictures of burning villages and long lines of exiles or slaves. The average reader of to-day thinks only of the "unspeakable Turk," dwells upon the terrible recital of the scenes at Sassûn, Erzrûm, Urfa, etc., and comes to the conclusion that the whole race should be blotted out. On the other hand, diplomats tell of an urbane Sultan, suave viziers and curteous administrators. Travelers speak of hospitable sheiks and loyal servants and merchants who have suffered at the hands of shrewder Armenians and Greeks, laud the honesty and reliability of their Turkish correspondents. These latter claim that their personal observation is more to be relied upon than the statements of those who have suffered or those who they think have an interest in painting even the Devil blacker than he deserves.

What is the truth about the Turks? Are they fiends incarnate or are they mild-mannered, kindly men? It is given to no one man to be able to tell all the truth, or hold the balances with perfectly even hand, hence what is said here is offered not as dictum or as judgment, but simply as one man's contribution based upon many experiences and considerable reading. I have had Turkish landlords and Turkish neighbors, have enjoyed Turkish hospitality and traveled under Turkish protection, and it is simple justice to say that I ask no more kindly, curteous treatment than I have had from all; But, I have seen Turks left to starve by their own kin, I have heard from Turkish lips the foulest language that can come from a foul heart; I have felt the weight of Turkish official falsehood, and the sting of Turkish contempt for the infidel, and have seen the effect of Turkish oppression.

It must be recognized that there are many sides to Turkish character. Under ordinary circumstances the Turk of the inland village or town, and often the Turk of the city, manifests many of the nobler elements. He is affectionate in his family, dearly loving his children, and not infrequently his wife. He is fond of flowers, rejoices in beautiful scenery, is kind to animals, hospitable to guests, and for the most part lives on good terms with his neighbors of whatever race or creed. He is loyal to his religion, and his worship is by no means perfunctory. To him the one God is an intensely real Being, whose power is absolute, and to disobey whom will bring swift and sure destruction. That power is not merely general, but personal, even to the minutest detail of life. Hence the unadulterated Turk is an absolute fatalist, who will take no medicine to cure disease, or flinch in the face of the most powerful foes. Hence, also, he is loyal to the Caliph as the civil head of the Moslem Church, and no ruler in the world can boast more faithful subjects than can the Sultan. In his bearing toward the subject races there is evident the haughtiness of a ruling class, a gracious acceptance of their contributions to his welfare in the shape of taxes and general service, and a certain disdainful toleration for the tricks they practice in order to make up in this life for the misery they are to suffer in the life to come. When it comes to his personal welfare the Turk has comparatively little ambition; what was good enough for his fathers is good enough for him; why labor to secure more of comfort than God evidently intended? Thus his great desire is "to make *kef*," enjoy the present to the full, let the morrow take care of itself, and exert himself as little as may be. This is, however, not laziness, for whenever he undertakes anything he is energetic; it is rather a form of fatalism, a sort of combination of the Stoic and the Epicurean.

There are, however, other characteristics. In times of famine and distress he will put forth little or no effort to save his fellows. Suffering, whether of man or beast, he looks upon with calmness, almost with stolidity. He considers woman his slave, and has not the faintest regard for the honor of sex, except so far as it is necessary to preserve from taint his own family. His truthfulness and honesty are purely a matter of natural dignity of character, and have no moral quality. Let there arise the feeling that his supremacy or the supremacy of his religion is in danger, and there are no excesses of deceit, murder, rapine or outrage to which he will not go. The excesses of the past year have been committed chiefly by the Kurds and the rabble such as is found in every nation, but regular soldiers and Turkish citizens have had no inconsiderable share in them. It is part of his creed that no faith be kept with an infidel; and tho under ordinary circumstances the native honesty of the race asserts itself against the creed, let the occasion arise and the creed becomes all-powerful law. Even loyalty to the Sultan depends upon the Sultan's loyalty to the creed, and if once the feeling arise that the Caliph is false to his trust, his deposition becomes most manifest duty, not only of the rabble, but of the best citizen.

Official life seems to have in Turkey, even more than elsewhere, the effect of developing the worst characteristics of Turkish nature. The Turks themselves say that a Turk is a decent man until he becomes an official, and then he becomes a scamp. The Turkish Government is unquestionably the worst in the world. It is absolutely rotten with bribery, and knows nothing of justice. Not that Turkish officials are all thoroughly bad men. Such men as Fuad, Ali, Ahmet Vefyk and Kiamil Pashas would be an honor to any country; and no one can have dealings with the Government without finding numerous individuals who preserve the better qualities of the Turkish character. In general, however, an honest official is unknown, and from the highest officers of the Porte to the most menial servitors in the provinces, the Government is administered in a shamelessly corrupt and outrageously cruel manner.

Much more might be said, but this will suffice to give a conception of both the strength and weakness of the Turkish Empire. Five million Turkish peasants, such as make up the bulk of the nation, are a power by no means to be despised. They have proved their power repeatedly in history, and to-day they are by far the most important element in the section described as Turkey proper. From Constantinople and Smyrna to the Euphrates, they are dominant, not only over Christians, but over other Moslems; and east of the Euphrates, while fewer in numbers than the Kurds, their native force of character, not less than their possession of the reins of government, makes them the rulers. Stir their national pride and their religious fanaticism, and they evince a force before which Europe's best troops may well hesitate; witness the valor at Plevna. When the whole history of that war is known, it is more than probable that Russian gold rather than Russian arms will be found to have opened the way from the Danube to San Stefano.

What is to be the future of Turkey? Will the Sultan's rule continue, or will his Empire be apportioned among the Powers of Europe? Much will depend upon any agreement among those Powers, but no agreement will be carried out successfully which does not take into consideration the integrity of Turkey proper, both in its topography and in the national character of the ruling class to whom those who know them best feel like applying the words descriptive of the famous Scotch chieftain,

"Ower gude for banning, ower bad for blessing."

THE TURKISH GOVERNMENT.

The Government of Turkey under the supreme rule of the Sultan is composed of the Sublime Porte and the Council of State. Under these there is the administration of the departments in the Central Government and of the provinces throughout the Empire. There is, however, an informal, yet none the less powerful element, known sometimes as the Privy Council, or the Palace Party.

The Sublime Porte, which derives its name from the gate where the early Sultans held their audiences, and which enters the Seraglio grounds near the mosque of St. Sophia, corresponds very closely to the Cabinets of other countries. Its officers are the Grand Vizier, the Sheik-ul-Islam, the Ministers of the Interior, of War, Evkaf, Public Instruction, Public Works, Foreign Affairs, Finance, Marine, Justice and the Civil List, and the President of the Council of State. The Grand Vizier receives his appointment immediately from the Sultan and makes up his own Cabinet, tho with the Sultan's approval. He has no particular portfolio but presides over the general Government, and his word is ordinarily all-powerful in any of the departments. The Sheik-ul-Islam also nominally receives his appointment direct from the Sultan, but in most cases is the choice of the Grand Vizier. He is not, as is so often supposed, the head of the Moslem religion, but is the representative in this Cabinet of the Ulema, the general body of teachers of Moslem law, having no very definite organization in themselves and yet exerting as a mass a very powerful influence over the Empire. The Sheik-ul-Islam has comparatively little influence, except when there is a necessity for the interpretation of Moslem law in the conduct of the Government; then he becomes an important member. The most noted instances of this in late years have been in connection with the deposition of Sultans Abdul Aziz or Murad. In those cases the Sheik-ul-Islam prepared the decree, or fetvah, which declared the Sultan unfit to rule, and authorized his deposition by the Cabinet. The other members of the Sublime Porte conduct their departments in much the same way as in other Governments. Two only require special mention: the Department of Public Instruction is most important, including as it does the Board of Censors, who have the right to pass upon the publication or importation of all literary matter, and can decree the suppression or confiscation of any newspaper or of any book which they think is derogatory to the interests of the Empire. The Department of Evkaf is peculiar to Turkish administration. It has to do with the care of the great amount of property vested in the mosques. Under Turkish law property which in other States would revert to the Government, reverts usually to the nearest mosque, and individuals as an act of piety frequently deed real estate or other property to the mosques, which thus have become immensely wealthy. This property may be purchased on condition of the payment of rent to the mosque or of an annuity to any persons specified in the deed by which the property is handed to the mosque. The income of this department has been somewhat reduced of late years by the seizure of a considerable portion of it by the Government. Under this same department comes also the care of the general expenses for Mohammedan worship, such as the pilgrimages to Mecca, the public reading of the Koran, etc.

The Council of State is composed of a large number of prominent men, most of whom have at one time or another held office in the Cabinet. They are called together only on special occasions of difficulty requiring their consultation. Their President has his seat in the Cabinet.

Closely connected with the Sultan himself is a sort of unofficial Privy Council, composed of the various Palace officials, such as the Introducer of Ambassadors, the Private Secretary, and such members of the Council of State, or perhaps of the Cabinet, as are in particular favor with the Sultan, or upon whose advice and information he relies particularly. Not formally connected with these, and yet at different times exerting considerable influence, are various ecclesiastics, or dervishes, who gather from different parts of the Empire, and who

represent before the Sultan his widely extended Moslem constituency. Usually these are men of great shrewdness, and sometimes they have exerted almost boundless influence over the Sultan. In previous reigns the chief Eunuch of the Palace and also the Queen Mother have exercised great power; but that has not been characteristic of the present reign.

The judicial system of the Turkish Government is complex. During the present century the Napoleon code has been introduced and made the basis of a system of courts very similar to those of European countries. The original Moslem courts, however, presided over by the cadis, have not entirely disappeared, especially in the provinces; and the administration of justice is often a strange combination of the two systems.

For administrative purposes the Empire is divided into vilayets, these again into mutessarifliks and kaimakamliks, and these again into mudirliks. The two highest grades are governed by pashas appointed in Constantinople; the third grade, or kaimakam, receives his appointment ordinarily from Constantinople, but sometimes from the provincial superiors. The mudirs are almost invariably local magistrates. Associated with each one of these officials is a council, or mejliss, including prominent Turks and the heads of the various Christian communities. They have no official authority; tender their advice when it is desired to the Governor, and consult in general in regard to the interests of the communities.

The income of the Government is derived from customs dues; from tithes levied upon all agricultural produce; from the sale of certain articles, as salt, which are Government monopolies, and from imposts on pretty nearly everything, and from the capitation and exemption taxes levied upon the Christian subjects. The tithes are generally farmed out, and this gives occasion for the greatest amount of oppression. There is no regular system of collection, and when the treasury runs low the Government sends out a requisition to the interior provinces. The money is then collected in whatever way is feasible. There is no regularity in the payment of salaries. The Government is notoriously in arrears in regard to the payment of employés, being sometimes months, and even years, behind. The statement that a month's salary is to be paid becomes a matter of comment in the public press and of general congratulation. The result is widespread corruption in all departments. The absence of salaries is made up for by the collection of fees; and every official, from the lowest to the highest, through whose hands any money passes, is sure to keep as much of it as he thinks he can without incurring too severe wrath from his superior.

Over this whole administration presides the Sultan himself. His word is supreme in each department, and he can and frequently does override the decisions of his Ministers. More than almost any of his predecessors in the line of Ottoman Sultans, Abdul Hamid II takes personal cognizance of the most minute details of his Government. The interests not only of his Palace and his capital, but of the most remote provinces, come under his eye. His industry is proverbial, and to his ability all who know him personally bear cordial witness. He is, however, by no means the absolute autocrat that he appears. He realizes very clearly his position between two contradictory and mutually repellant forces, the progress of the West and the conservatism of the East. If he antagonizes the former too much he runs the risk of losing his Empire; if he fails to keep in sympathy with the latter his Caliphate is endangered. His position is one by no means to be envied, and no judgment of him can be just which does not take into account the peculiarities of that position.

NEW YORK CITY.

THE BLOT ON THE CENTURY.

THE RULE OF THE TURK CANNOT BE MENDED—CHARACTER OF THE PEOPLE—WHAT MISRULE AND OPPRESSION HAVE ACCOMPLISHED.

BY FRANCIS E. CLARK, D.D.,
President of the United Society of Christian Endeavor.

The Armenian problem is by no means a new one, tho it has reached its acute stages only within the last three years. Had there been no atrocities in Sivas and Harpût, no massacres in Marash and Cesarea, there would still be abundant reason for the indignant remonstrance of the civilized world, and for the interference of the Great Powers in behalf of long-suffering Armenia.

The rule of the Turk is hopelessly and remedilessly bad wherever that rule extends. The mildew and blight of his occupation are found wherever the Star and Crescent wave. Just as truly as in the olden days, destruction and desolation were left in the wake of the victorious "horse tails" of the triumphant Sultans, so now desolation and destruction are left in the retreating wake of the decadent and conquered Sultan.

The history of six hundred years teaches us that it is of little use to talk about mending the reign of the Turk. There is nothing left but to end it. To mend it is out of the question, to end it is the only hope for Moslem and Christian alike who dwell within the Sultan's domains.

We hear less about the tribulations of the Syrians and the Arabs of Palestine and other parts of the Levant than of the dreadful fate of the Armenians; but their troubles are none the less real, even if they do not so much excite the horror of the civilized world.

Throughout a large section of the fairest part of the earth's surface business enterprise and intellectual progress, to say nothing of religious freedom, have long been dead. In the fair lands which border on the Mediterranean, lands which should be the garden spots of the earth, there is, and has been for many generations, poverty, wretchedness and squalor, which can hardly be credited in lands that are better governed.

Naturally the character of the people has deteriorated, and a hopeless fatalism or cunning mendacity, which seeks to win by deceit what it cannot gain by fairer methods, have become characteristic of the people. In fact, whether we consider the character of the people, the soil on which they live, the houses that cover them, or the institutions by which they are misgoverned, we find that the trail of the Turk is over them all.

The traveler through Palestine cannot but be impressed by these facts; still more he who takes the overland journey across Asia Minor, where the Turk has had more full and undisputed sway.

He will find himself in a land of great natural resources and large possibilities; a land with a fertile soil, and exhaustless mines of precious metals; a land of rushing rivers and bold and rugged mountain scenery. When the Turk is deposed and some decent Government establishes its sway in Asia Minor, we shall read of Cook's Parties and Gaze's Tourists in the magnificent land of the Taurus. The Cilician gates will be open to the traveler, tho for many years they have been practically closed by the inefficient shiftlessness of a Government which taxes the people to death for roads which are never built, and bridges which are never constructed.

Then the mines which, with their hidden treasures, have been sealed to all enterprise, will pour their wealth into the world's coffers. But now the Turk reasons, with characteristic phlegm, that so long as the mines are undisturbed the wealth of the nation is intact, and he does not propose to allow outer barbarians to come in and open up mines and cart off his treasures of gold and silver. This is carrying the stocking-leg theory of finance to its absurdest limits. To be sure the traveler finds one feeble, struggling little railway on the Mediterranean Coast of Turkey, from Mersin to Adana, a distance of about forty miles. It was built by foreign capital, however, and is managed by foreign enterprise, and has been hampered and taxed almost off the face of the earth by the ruling Turk.

There is also a passable wagon road for Turkey for a few miles from Tarsus toward the Cilician gates; but this passable road soon runs into an almost impassable cart track, the cart track degenerates into a camel path, and tho the camel path does not exactly "run up a tree," it seems to lose itself when it gets to the most inaccessible portions of the Taurus Mountains, or at least is fit only for the sure-footed "ships of the desert" that continually traverse it with their swaying loads and their tinkling bells. The only bridges in many parts of the country are those built by the Romans eighteen hundred years ago so substantially and so scientifically that the war of the elements and the neglect of the Turk for twenty centuries has not been able to destroy them.

It should be said that this road, which starts from Tarsus, comes to light here and there during the hundreds of miles which lie between the birthplace of St. Paul and the ancient city of Angora, in old Galatia; but it as often gets lost again or is obstructed and rendered impassable by falling trees and descending bowlders, which no one has energy enough to move out of the way. And yet this road is the excuse for wringing tens of thousands of pounds every year out of the poverty-stricken inhabitants. To be sure, the money is not expended upon the road, and every year it is falling into a more utterly impassable condition; but, no matter, it furnishes an excuse for yearly taxes and for more misgovernment.

There are no hotels in our sense of the word, or inns, even, of the humblest character along this highway, which is the only artery between Constantinople and the Mediterranean ports; but there are stone huts called khans, in which men and bullocks and camels and asses may rest their wearied bodies in delightful promiscuity, while all are impartially attacked by other occupants that are not recorded in the census, and are not registered upon the books even of a Turkish khan.

For much of the distance along this highway every tree and shrub and root has been plucked up to furnish a little scanty fuel for the shivering inhabitants. The broad stretches of tableland, naturally fertile, are so poorly tilled with the rude implements of the past, that only a scanty population can be maintained, and these at "a poor dying rate," where millions might thrive under a good Government.

The villages in the interior are for the most part built of sun-dried mud, tho sometimes of stone, and are filthy and squalid beyond all description—dead sheep and donkeys and camels lying in the streets. I have myself counted in one street of a little village more than a dozen dead animals, which the inhabitants were too unenterprising to bury or to haul away.

Very naturally, all enterprise and energy are killed out of such a people by hundreds of years of misrule and oppression. Why should a man strive to get on in the world, when he knows that he will only make himself by his enterprise the special prey of the oppressor? Why should he plant an orchard of superior fruit, when he knows that the tax gatherer will get the best of it? Why should he try to improve his worldly condition in any way, when he knows that unless he can cover up his wealth and simulate poverty, he will but become the target for every corrupt and unscrupulous official?

The land of Turkey has been picked bare; even the pin feathers of enterprise, if we may be excused the expression, have been singed off by a rapacious officialism during many generations.

And now these centuries of atrocious misrule and almost inconceivable corruption are crowned by the murder and the pillage and the wholesale massacres, which have caused the blood of civilization to run cold, outrages that will mark the years of 1895-'96 with such blots as no other years have known for many centuries. Yet the civilized world allows the Great Powers, each disarmed against the Turk by their mutual jealousies, to look on supinely while the butchery in Armenia never ceases. Still the Queen's speech, read at the opening of Parliament in the year 1896, talks gingerly about the Sultan's promises to institute reforms, while very likely, at the very moment when her speech was read, the Sultan's hirelings were murdering Christians, pillaging their property and firing their villages!

What will our grandchildren think of the boasted civilization of the nineteenth century? How will the people of the happier age which is to come, look back with shuddering horror, not only upon the deeds enacted in Turkey, but with scarcely less horror, upon the Christian nations who by reason of their insane jealousy of one another, permitted those atrocities, which they might have prevented.

Alas, that this century should be known not only as the century of invention and discovery, of the railway and the steamship, and the telegraph and the telephone, the century of religious progress and missionary enterprise, the century of the Sunday-school, and the young people's movements, but also the century, stained with the deepest dye of Christian blood of which the great Christian Powers can never wash their hands!

God grant that before the record of the century is closed, before the Armenians are utterly exterminated, and no faithful Christians in Asia Minor are left to rescue, Europe and America may awake to their responsibilities and tardily save themselves from the reproachful scorn of future generations.

AUBURNDALE, MASS.

TURKISH OPPRESSION.

ITS UNIVERSAL, CUMULATIVE AND FAR-REACHING CHARACTER.

BY HERANT MESROB KIRETCHJIAN,
General Secretary of the Armenian Relief Association.

"The oppressive character of the Government of the Turkish Empire with respect to the subject races," is a very clear declaration on the part of the editor of THE INDEPENDENT of the situation in the country known as the Turkish Empire. It is a character that is important; it is an actually existing Government that counts, and the mischievous results of that Government concern the civilized world to-day more in the relation to the "subject races" than the general reformation of that misrule itself. The question is not so complicated as vast; not requiring so much skill in dealing with it as patient study to have a full comprehension of the main factors entering into it as potent influences.

As in a medical examination, so in this, euphony of diction is to be sacrificed to truth; and first, the "Government of the Turkish Empire," as it is to-day and has been for 500 years, is only Mohammedan domination with regard to the non-Mohammedan population in the country. Secondly, the "subject races" are only slave population and prisoners of war; and, thirdly, the essential character of that domination over those races has been a thorough and absolute system of oppression.

In entering upon remarks regarding the character of that oppression, it might be necessary to point to the proofs of the above statements regarding the Government itself and the status of the "subject races." For that part, it is quite sufficient to point to the whole history of the Turkish Government through every step of its settled existence during 500 years. Not very keen insight is necessary, either, but only deliberate study and simple, impartial judgment; to convince any intelligent mind of the justice of the charges.

The character of the oppression of the Turkish Government must be tried by the one test which stands higher than all theory and even logical inferences; by that test which has the stamp of the highest authority and comes with the power of a *prima facie* evidence that compels conviction: "By their fruits, ye shall know them." The timber of the oak is what tells, and we care not so much for the foliage or the acorn. The flower of the rosebush is enough to satisfy us regarding the result of the gardener's work; but from the orchard we expect fruit, and by its fruit we judge of the value of the husbandman's labor and of the wisdom of his management. A Government is not for exhibition. It is not merely to make history. Before the judgment bar of

God and man it is to stand and be judged by the fruit of its influences upon human life; its happiness, its comfort, its development—moral, physical and intellectual. Judged by that standard,

1. The Government of the Turkish Empire, in its relation to the "subject races," is found to be radically and essentially oppressive.

The Turkish Government is based upon the Mohammedan religion, the component elements of which are the Sword and the Koran. While for half a century European diplomats have been deceiving themselves and the civilized world that the Koran could cease to be the law that regulated the movements of the Sword, the events of the past year and a half have proved, what the history of the Turkish Government has long ago demonstrated, that the Sword and Koran are united so that nothing but the death of one or the other can put them asunder. If the Government of the Turkish Empire could be induced to recognize and permit the development of an "Ottoman Empire" after the type of civilized governments, where the equality of all citizens before the law is the basic principle, oppression in that Government might be treated as a disease; but as the Turkish Empire has always been, and is to-day a "Mohammedan Empire," oppression of the Christian and the "infidel" in it is a constitutional quality.

For those who have at heart, not only the fate of the Christian races in Turkey but also the interests of civilization and Christendom at large, this must stand as the most important element in the case, namely, that the Government of the Turkish Empire, when true to itself, and standing upon the ground of its highest efficiency, is by nature destructive of those forces which make for righteousness in this world, and are the foundation of that which is counted by the Aryan races as the highest civilization. All the other characteristics are the outcome of this one essential fact, and will be influenced by the remedy brought to bear upon this root of the evil itself.

2. Turkish oppression is universal. It oppresses the "subject races" in all places and in all their relations. The unalterable disabilities deny them justice in the courts, assuring immunity to the robber and the highwayman and the swindler, if he is only a Mohammedan. The prosperity of the Christian races, merchant and artisan, dependent upon justice and protection, is thus reduced to a deplorable minimum. Poverty is the highway open before every Christian community; but as taxation, unremitting, unlimited, and merciless, is also the law of the land, the instinct of self-preservation drives them on to labor incessantly in order to remedy the evil as far as possible. In spite of a fertile soil and abundant natural resources, therefore, the "subject races" of the Turkish Empire are under the heel of a grinding oppression. After centuries of honest, toilsome life, in sight of the golden dawn of the world's greatest century, and with the thunder of the chariot wheels of modern progress in their ears, the Christian "subjects" of the Sultan are there to-day without railroads or even highways, without any "improvements," ancient or modern, in science or art, agriculture or sanitation, with no police and no fire alarms, no water works, and no house-lighting or street-lighting system: and as the shadows of evening descend the entire land from Ararat to the Adriatic sinks into fitful slumber, under the black wings of a night of terror and insecurity that best enables weary souls to comprehend the felicity of a hereafter when "there shall be no night there."

The universality of the oppression is also assured by the fact that the Mohammedan of all conditions, however ignorant or dull in other respects, is remarkably well versed in this one doctrine, that he is lord and master while the Christian is the slave, who is to be reminded of his subordinate condition with every opportunity. An intelligent residence of any length of time in Turkey would convince one of this almost astounding fact. The Governor and the Pasha, as true Moslems, have never had scruples in denying justice to the Christian, in receiving bribes from defendant and plaintiff alike, in extending their protection to the murderers of men and the ravishers of women; but the barbarous Kurds on the mountains, as well as the beggar women in the streets of Constantinople, are just as conscious of their privilege in this direction as the watchful guardians of Turkish law in high places. On the hills of the Golden Horn, above Balat, on a sunny afternoon, a Protestant minister was out walking with a little girl and her brother. The girl was dressed after the fashion of Europeans, and to guard her eyes from the bright sunlight a green veil covered her face. There were Turkish villages around, and a group of Turkish women were passing by. Suddenly one of them sprang toward the little girl and snatched the veil from her head, and tore it into shreds with ominous mutterings and imprecations. The veil was green, the sacred color of the Mohammedan religion, to be worn only by the highest clergy. How could the child of the accursed "Giaour" dare to go about under its shadow! Years afterward, far away on the jagged hights of Montenegro, a bridal party of Christians was attacked, as reported by the British Consul, by a band of Turkish ruffians. They cut the bride into pieces, half killed the bridegroom, raised a funeral pyre, and burned the dead and dying under the rays of the setting sun. The bride had worn a green velvet jacket. Away on the mountains of Armenia the Kurdish Chief Genjo, upon the recovery of his son from a fatal malady, went out to seek a thank offering to the God of Heaven, and the sacrifice he decided upon was the lives of seven Christian priests. Up and down through the length and breadth of the Turkish Empire, at the hands of millions of Mohammedans, universal oppression in every conceivable shape has been the law for the "subject races" of the Turkish Empire.

2. The oppression of the Turk is cumulative. Poverty and ignorance bring degradation, and degradation hardens human nature; cruelty becomes an instrument, and lust is there as the impelling power. Slowly, steadily, from villages to the city, from the cities to the capital of the Empire, the great tidal waves of cruel oppression have brought devastation through the centuries, and once and again the return current has dashed itself against the highlands of Armenia, as well as the habitations of other Christian races, and opened before the eyes of Christendom ghastly pictures of blood and destruction, that to the minds of the uninitiated have appeared as accidental developments. The forces of this evil are there always, and are constantly accumulating their momentum. It is a farce to speak of inability to control fanaticism on the part of the Government or the Sultans of Turkey. It were just as reasonable to speak of the helplessness of the man to avert disaster, who loosens a mighty bowlder from the mountain hights above his village, or finds the entertainment of a summer day by carving a channel in the dam above the city. Sure enough, the ignorance of the Mohammedan disqualifies him from understanding the science of the correlation of forces in the kingdom of the Devil; but of their nature he is not ignorant, and glories in his liberty to set them moving in the midst of the Christian populations of the Empire.

3. And, hence, the greatest evil of Turkish oppression is its far-reaching character. We must admit that there are degrees of sin and evil; that there is a sin against the Spirit which far outweighs many transgressions. The oppression of the Mohammedan Government by its universal, cumulative weight has crushed and is now crushing out those spiritual qualities which make the fiber of true human souls. No one who believes in the soul of man and its undying worth, could fail to be appalled at the sight of the havoc that has been wrought upon the manhood of the peoples inhabiting Turkey in consequence of Mohammedan oppression. Degeneration and degradation lose their significance here. It is spiritual contagion; it is intellectual rottenness. From early childhood, thousands of the Christian subjects of the Turkish Government, directly or indirectly in its employ, are led to seek promotion by qualifying to serve men whose business is theft and corruption. A pasha or governor in the interior seeks an accountant or a treasurer, not to render accurate accounts to the Minister of Finance, but to devise ways and means by which both the imperial treasury and the population of the district can be robbed in a manner that will be the least open to detection and the most profitable for the private treasury of the Pasha or the Governor himself. Thousands of the Christian youths of the land, naturally the most intelligent and capable among them, have been for centuries trained in a school of corruption and villany, to oppress their own countrymen, as the servile tools of the corrupt officials of the Government. The most approved methods of fraud and bribery, of smuggling and wholesale deceit have, therefore, been at a high premium in the land known as the Turkish Empire, from the morning that the Crescent waved over the walls of the city of Constantine. A lie is disreputable if it fails to deceive. It has the double reward of both remuneration and promotion to higher service if it prevails. How blessed the Christian under-secretaries of the Turkish Foreign Office, when they return with the trophies of the intellectual scalps of the astute diplomats whom Europe sends to Constantinople to fish for facts in the awful maelstrom of falsehoods of Turkish diplomacy. It is a matter of surprise, indeed, that there are men in high places of the Christian West who have fallen into the habit of measuring the hideous injustice and oppression of all the Christian races in Turkey, only in a balance where houses, farms and bodies of men and women can be weighed. We have been asked: "Oh! the condition of the Christians in Turkey is surely not intolerable, except for these occasional massacres, which European diplomacy ought to prevent?" and the answer is: "No, the disasters of fire and sword are nothing compared to the frightful havoc of the souls of men that has been brought with an iron hand and a persistent, unrelenting compulsion upon the Christian races in Turkey." Turkish Government, which is mainly nothing but a colossal avalanche of corruption and sensuality overwhelming the peoples of Turkey, cannot be justly qualified by any definition that falls short of signifying an absolutely unmitigated curse. I am reminded here of the sterling words of the golden-tongued prophet, the noble Gladstone, who stands towering above British mediocrity in these darks days of ours: "This is strong language, gentlemen, but language must be strong where the facts are strong." We are told that the condition of the Christians in Turkey might be worse; they might have been exterminated. It surely is in order to ask here, Where is the justice of it, when there is help for it? What right has Europe to attend to the balance of power that is kept at the right level by piling high in the pan of the scale, souls of men, both of Turk and Christian, laid low with the contagion of corruption and the rottenness of all iniquity combined, in order that they may serve as dead-weights? And the iniquity of this condition and the awful responsibility at the door of those who are responsible for it, is enhanced by the fact, that the Christian "subject races," under the Government of the Turkish Empire, have been striving and struggling through all these years of subjection, for a higher manhood, nourished by the abundance of good works, and especially at the touch of Western civilization, have been aspiring for their highest possibilities, as individual men and as nations.

This qualification of the oppression of the Turkish Government is especially justifiable and unavoidable because,

4. An essential factor in the character of the oppression of the Turkish Government is its hopelessness. Some one wrote upon a prison wall the gamut of national degeneration. It went down from wealth and pride to war and poverty, and then started on a return tide of industry and prosperity back over the same path. If there is any correctness in this itinerary, it must have counted upon rapid transit not to give time for pride and poverty to leave an impression upon the soul of the nation. The universal, accumulative and all-pervading flood of Turkish oppression has torn up and borne down with it every single anchorage and mooring of virtue and manhood for the ship of State, so that no returning tide is ever possible for it. Action and reaction, with increasing rapidity even through the past fifty years, have brought disastrous loss in all directions; so that Turkey has to-day less money, less manhood, less wisdom, less patriotism and less confidence in itself. Only one power rises in the midst of universal degeneration, and that is the rampant spirit of desperate and malignant oppression.

In the midst of the colossal calamity of tens of thousands of innocent people murdered in cold blood, villages and cities laid in ashes, and hundreds and thousands of men, women and children on the verge of starvation and death from exposure to the cold blasts of a highland winter, civilized nations of the world stand appalled and appear to consider the difficulty of the situation as insurmountable. But it is not so. First, there is the hope, if hope it may be called, in the principle that evil destroys itself, while the good rises strong with the power of self-propagation with every morning's sun.

The Turk is destroying himself. His government of oppression is as great a curse to himself as to the Christian; and Europe, in permitting and well-nigh supporting that oppression, has been as great a criminal against the Turk as against the Christian. What is wanted, therefore, for the Christian "subject races" in Turkey, languishing under the cruel yoke of this murderous oppression, is *protection*. If the Christian Governments of Europe are unwilling as yet to separate the Sword and the Koran, they are surely in honor bound to extend the protection they so easily can extend to the Christian population in the Turkish Empire, and practically isolate the Mohammedan with his Sword and his Koran. That is the efficient remedy of the situation and one which, in the name of justice and humanity, honor and civilization, all believers in human rights can demand at the hands of those who have the power to apply it. Pure air and good soil are the best disinfectants. Before the swelling tide of Christian civilization, with its bracing atmosphere of justice and liberty, and the healthful soil of industry and continued well-doing, the Mohammedan oppression will be driven away as the floating clouds and pestilential miasma are blown away before the breath of the mighty North wind, and nature blossoms into full life in the warm light of Heaven.

NEW YORK CITY.

THE ARMENIANS—WHO ARE THEY?

THEIR RELIGION, OCCUPATION, HABITS OF LIFE, INTELLIGENCE, STRENGTH AND WEAKNESS.

BY JAMES D. BARTON, D.D.,
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According to Armenian histories, the first chief of the Armenians was Haik, the son of Togarmah, the son of Gomer, the son of Japheth, the son of Noah. It is an interesting fact that the Armenians to this day call themselves Haik, their language "Haiaren," and their country "Haiasdan." "Armenia" and "Armenian" are words which cannot be spelled with Armenian characters or easily pronounced by that people. That name was given them and their country by outside nations because of the prowess of one of their kings, Aram, the seventh from Haik.

Probably this people is composed of the resultant of strong Aryan tribes overrunning and conquering the country now occupied by the Armenians, and which was then possessed by primitive Turanian populations. Subject to the vicissitudes of conquest and invasion the borders of Armenia have fluctuated. Lake Van has always been within the kingdom, and the capital has usually remained during their highest prosperity at the

city of Van. They have had a long line of kings of valor and renown. They were an independent nation but with varying degrees of power until A.D. 1375, when they became completely a subject people. Since that time their country has been under the Governments of Russia, Persia and Turkey, far the larger portion being in Turkey. During the years of their greatest prosperity, from 600 B.C. to about 400 A.D., this nation played a prominent part in the wars of the Assyrians, Medes, Persians, Greeks and Romans.

There are, perhaps, from two and a half to three millions of Armenians in Turkey, Russia and Persia. In the absence of accurate records we must be content with a mere estimate, based upon observations and inadequate Government returns. In no extended district do they comprise a majority of the inhabitants. They are everywhere mingled with and surrounded by Kurds and Turks. The Armenians are forbidden to carry or possess arms under severe penalties, while the other races are armed, many of them, by the Government.

Armenian histories relate that, soon after the resurrection of Christ, Abgar, the King of Armenia, with his court, accepted Christianity. This was short lived, however; but in the third century, A.D., under the leadership of Gregory the Illuminator, the Armenian people, as a nation, became Christian. This was the first nation to adopt Christianity as a national religion. The Church was called "Gregorian" by those outside, but "Loosavochagan" by the Armenians, the word meaning "Illuminator," the name given to Gregory. The Gregorians and Greeks worked in harmony in the great councils of the Church until 451. At the fourth Ecumenical Council, which met at Chalcedon that year, the Gregorian Church separated from the Greek upon the so called Monophysite doctrine, the former accepting and the latter rejecting it. Since then the Gregorian Church has been distinctly and exclusively an Armenian national Church.

The organization and control of the Church is essentially Episcopal. The spiritual head is a Catholicos; but in addition to him there is a Patriarch, whose office bears largely upon the political side of the national life as related to the Ottoman Government. There are three of the former residing in the order of their importance at Echmiadzin, in Russia, Aghtamar, on an island in Lake Van, and at Sis in Cilicia, each with his own diocese. There are two of the latter residing at Constantinople and Jerusalem. There are nine grades of Armenian clergy.

The Bible was translated into their language in the middle of the fifth century. Owing to a change in the spoken tongue the Bible became a dead book to the people, altho it was constantly read at their church services. As the priests scarcely ever understood the Scripture which they read, Christian doctrines were kept alive by oral teachings; but the restraint upon life which pure Christianity exercises was largely removed. They blindly accept the Bible as the Word of God. They have many large, fine churches, some of which are several hundred years old.

This nation has suffered great persecutions for its faith during the last eleven centuries, but with wonderful patience and endurance has clung to the old beliefs and forms of worship. Mission work was begun among them for the purpose of introducing into the Church the Bible in the spoken language of the people, in order that its teachings might reform the Church and the nation.

The Armenian nature is essentially religious. Born into the Church, its customs, traditions and teachings have large influence over the life. Altho much of their teachings and many of their customs are based upon mere traditions and are not in accord with the enlightened, educated Christianity of the West, nevertheless the fact that during the last few months thousands among them have deliberately chosen death, with terrible torture, to life and Islam, shows that among them there exists much essential Christian faith. It must not be overlooked that the old Church has been greatly enlightened and elevated by the mission schools and colleges planted in their country, and the evangelistic work carried on among them. They, too, in imitation of the evangelical branch of their nation, have organized schools, accepted the Bible in the spoken language, and introduced into their church worship many of the methods of Christian instruction used by the Christian Church all over the world.

The Armenians' greatest enemy outside of Islam is their incompatibility of character. They cannot agree among themselves. "*Haik voch miapan*" ("Armenians cannot agree") is one of their many proverbs. This is their national weakness. Owing to this fact, which led to internal jealousies and bickerings and strife, during the period of their most successful national life, they were weakened, then disrupted, and finally completely subjugated. This characteristic has constantly appeared in the management of their ecclesiastical affairs; and the Turks in order to control them have made great use of this weakness, playing one party off against another. The source of this national weakness lies in their jealousy of imagined or actual rivals. Suspicious of each other and jealous of competition, the race has been broken up into factions which has rendered impossible anything like a national growth or unity, and has made it easy for the ruling Turk to keep them in complete subjection. Many times the Armenians themselves have been the most effective instrument in the hands of their diplomatic rulers in checking national progress.

Owing to this fact, if for no other reason, a plan for a general revolution upon the part of the Armenians could lead only to exposure and failure. The most intelligent have from the first fully understood this, and have deprecated any agitation which must necessarily end in disaster. The advocates of revolution have almost invariably been men of narrow views and no leadership in the nation at large, who have, outside of Turkey, organized rival societies to collect money from credulous Armenians to the credit of their own personal bank account and for the injury of their protesting people in Turkey. This same characteristic would make it impossible to day for the Armenians to be self-governing.

The Armenians are the most intelligent of all the peoples of Eastern Turkey. In Western Turkey their only rivals are the Greeks. They far outclass their Mohammedan rulers in the desire for general and liberal education and in their ability to attain to genuine scholarship. During the last twenty years few institutions of higher education in the United States and in England have failed to have Armenians among their pupils, and the rank which they have usually taken is most creditable to the race.

The popularity of Euphrates College, in Harpût, and of Central Turkey College, at Aintab, whose students are almost exclusively Armenians, as well as Anatolia College, at Marsovan, and Robert College, at Constantinople, which have many Armenians among their students, taken together with the fact that large sums are paid each year by the people for the education of their sons and daughters, all proves that in addition to the ability to advance mentally there is a strong desire upon the part of the Armenians for general enlightenment. Bilingual from childhood, and many of them trilingual, they learn languages easily. Their general tendency is to prefer metaphysical studies, being inclined rather to the speculative in their manner of thought. They have taken readily to the idea of female education, and the three colleges for girls in Turkey are among her most popular evangelical institutions. These are largely patronized by the Armenians. This nation has produced many well-known scholars, which fact, taken together with the general high standard of scholarship among her students, and the eager desire prevalent among the people for a liberal education, shows that the race intellectually compares favorably with the most favored nations of the world.

The Armenians are the farmers, artisans, tradesmen and bankers of Eastern Turkey. They have strong commercial instincts and mature ability, and, being industrious withal, have made much progress in all these lines. In spite of the heavy restrictions placed upon them by the Turkish Government, in the form of general regulations and excessive taxes, in some parts of Turkey the leading business operations are largely in their hands. In some sections of the vilayets of Harpût and Diarbekir, twenty-five years ago, the land was owned almost entirely by Moslems, but rented and farmed by the Armenians. At that time the Armenians were not permitted to possess, to any extent, the soil. Lack of industry upon the part of the Mohammedans and the acquirement of property upon the part of the Armenians, largely by emigration to the United States, have led the Turks to sell their ancient estates to Armenians, who are supplied with funds from their friends who are working in this country. The careful management of the property thus acquired led to the advancement of the proprietor farmer, while the one from whom the land was purchased was left without an income.

While the Turks in many of the principal cities where Armenians dwell, own most of the shops, the renters are largely Armenians. An intelligent Turkish Governor once told the writer that if the Armenians should suddenly emigrate or be expelled from Eastern Turkey, the Moslem would necessarily follow soon, as there was not enough commercial enterprise and ability coupled with industry in the Turkish population to meet the absolute needs of the people.

The Armenian, while industrious and naturally inclined to follow in the footsteps of his father, takes very readily to a new trade. When emigrating to foreign countries he easily adapts himself to his new surroundings and does creditable service in almost any line of work. This adaptability, together with a tendency to hold on to a line once begun, has given a stable character to the nation.

The Armenian is domestic in his habits and aspirations and not military. In the early history of the race we do not find much written of their conquests. They did not go outside of their borders, as a general thing, to conquer their neighbors. While not lacking in physical courage and prowess in war when called to defend their country against invasion, they did not seek to conquer. Sometimes in driving back an aggressive foe they carried the war into his territory and levied upon it for injuries received; yet it never seems to have been their ambition to be a great nation ruling over conquered races. Their chief ambition appears to have been to possess in quiet their beloved fatherland, "*hairenik*," where they might worship God according to the demands of their own national Church. To-day they have no desire of conquest or ambition to rule. Their greatest wish is to be permitted to enjoy without fear the blessing of their simple domestic life, together with the privileges of worship and education and the opportunity to possess in peace the fruits of their frugal industry. The Armenian loves his children and is most closely attached to his home. When he emigrates it is only for the purpose of trade and gain. His heart's affection centers in the old rude home to which he, if unprevented, will return to rejoin his loved ones. In all his native land the city or village of his birth is the dearest spot on earth.

The Armenians are most simple and frugal in their manner of life. Uncomplaining and generally cheerful, they continue their occupations, following in the footsteps of their fathers without desire for change. The son of the carpenter is a carpenter content with the adz and saw, and the shoemaker sticks to his last without a thought of being anything else so long as that trade serves him. The home life is patriarchal, the father ruling the household, and the sons bringing their wives to the paternal roof. In the event of the death of the father the oldest son takes his place at the head of the family. The aged are held in high esteem, and their counsel sought and honored. The women occupy inferior positions, the nation copying many customs in regard to them from the Turks among whom they live. They are not an immoral race, but are inclined to drink wine which is a cheap product of their country.

Thus we have a race old in national history when Alexander invaded the East; and with its star of Empire turning toward decline when the Cæsars were at the hight of their power; a nation not mingling in marriage with men and women of another faith and blood now as pure in its descent from the undiscovered ancestors of nearly three decades of centuries ago as the Hebrews stand unmixed with Gentile blood; with a language, a literature, a national Church, distinctively its own, and yet a nation without a country, without a government, without a protector or a friend in all God's world. This is not because it has sinned, but because it has been terribly sinned against; not because of its intellectual or moral or physical weakness, but because it has little to offer in return for the service, which the common brotherhood of man among nations should prompt the Christian nations of the world to render.

BOSTON, MASS.

THE GREEK SUBJECTS OF THE SULTAN.

THEIR NUMBERS, LIFE, CONDITION, AND REGARD FOR EDUCATION—LACK OF UNION AMONG SUBJECT RACES.

BY EDWIN A. GROSVENOR,

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The term Greek is employed in the Ottoman Empire with two distinct meanings. As commonly used it indicates merely a communicant of the Greek or Orthodox Eastern Church, and distinguishes him from a Catholic or Protestant or Mussulman. Thus it applies to Servians, Rûmanians or the temporarily schismatic Bulgarians as well as to persons of Greek nationality. In a more accurate and restricted sense it designates only Greeks by blood, who according to their political relations may be considered in two classes. Members of the first class are by birth or naturalization citizens of free Greece, tho residing in Turkey. They apply to themselves the grand old name of Hellenes. Members of the second class are subjects of the Sultan, and are commonly called Romaioi, tho sometimes laying claim to the more classic appellation of their free kinsmen. It is exclusively of the second class that this article treats.

In the Ottoman Empire any estimate of numbers has generally only the value of conjecture. There are doubtless 2,000,000 Greeks scattered through European, Asiatic and African Turkey. They themselves claim a million more. Wherever there is business to be done and a fortune to be acquired, there the Greek may be found. Still, as in ancient times, he loves best nearness to the sea. There his adventurous maritime and commercial activity has fullest scope. A fringe of Greek population lines every shore of the Empire, densest along the entire western coast of the Ægean. Wherever the stranger quits his steamer, as he follows the vast periphery of Asia Minor from the Colchis of Jason and the Trapesus of Xenophon to the Gulf of Issus and the harbor of Alexandretta, he will be rowed to shore by a Greek boatman, will eat and sleep in a Greek *locanda*, will present his bill of exchange to a Greek banker, and will find in every department of interest and activity the omnipresent, restless Greek. At Smyrna, "the Pearl of the Orient," there are 125,000, and twice as many at Constantinople.

The storied islands of the Ægean are so profoundly Hellenic in classic and medieval associations that it requires a wrench of imagination to realize that nearly every one save the Cyclades belongs to the Sultan. There the population is strikingly pure and unmixed. Sometimes no foreign residents are to be seen, except a Turkish Governor, a custom house official or two, and half a score of zaptiehs and soldiers. Where Greek influence dominates, a reliable census is often taken. At Samos, whose tiny capital, Vathy, was the first city in the East to introduce the electric light, in 1894 there were 48,666 inhabitants, of whom only forty-nine were foreigners,

South of Khelidoni Bournou, the ancient Sacrum Promontorium of Lycia, is the tiny archipelago of the Pente Nesoi, the Five Islands, which a foreign foot has rarely touched, and where dialect, habits and ideas have been little modified in two thousand years. In such places the Greek is best studied and understood. It is marvelous how there the centuries before the Christian era seem repeated in this nineteenth century. The inhabitants of Plymouth and Salem in Massachusetts differ many fold more from the Pilgrim and the Puritan in facial expression, thought and character than do these Greeks, subjects of the Ottoman Government, from the classic race of which we read in our text-books. I have seen physical types at Pente Nesoi and Samos similar in artistic appearance and equal in statuesque perfection to anything which ancient sculpture has handed down. Here, too, may be found every virtue and every frailty which marked their remote progenitors.

In the financial, social and diplomatic life of the Empire the Greeks, despite their inferior rank as rayahs, or subjects, exercise wide influence and have attained distinction. In the heart of Stambûl they monopolize whole streets of the grand bazar. More than all other native bankers they control the markets and hold the purse-strings. The chief physician of the Sultan, Dr. Spiridon Mavroyeni Pasha, is a Greek. So, too, are many leading instructors in the Imperial College of Galata Seraï; also in the Military School of Medicine, where, in a faculty of nearly forty learned men, Dr. Alexandros Zœros Pasha is the professor of highest rank. The Ottoman Ambassador at London is the Greek Kostakis Antopoulos Pasha, and at Washington the Greek Mavroyeni Bey. Three of the nine members of the Ottoman Senate, a distinguished body with purely honorary duties, are Greeks. The nation is still more honored by its illustrious philanthropists, the Zappas, the Zariphis, the Zographos, the Stoyanovitches, whose hearts and purses are always open to every worthy cause.

The one characteristic, common to the dweller on the mainland and the island, distinguishing all, regardless of wealth and standing, is a strong, almost superstitious, universal reverence for education. I have seen Greeks with blue eyes and red hair, with a Roman nose, or a nose unquestionably pug, and some who were neither vivacious nor energetic; but I never saw one yet who did not cherish a profound veneration for what he considered learning. Even their piety, in their peculiar form of devotion to ceremonial and dogma, is not so accentuated as their reverence for education. So, in the advance of education over the Empire, they have led the van by their parish and higher schools and by their syllogoi, or literary institutions. This impulse dates from the latter half of the eighteenth century, tho most marked during the last fifty years.

In his own eyes and to a certain degree in those of the Ottoman, the Greek occupies a peculiar political position different from that of the other non-Moslem subjects of the Porte. Not that he enjoys greater privileges or a closer approach to equality with his master. One of the incurable evils, inherent in the very nature of Islam, is that there cannot be a real equality of rights and obligations between the Mussulman and the non-Mussulman subjects of a Mussulman ruler, whether he be emir or shah or sultan or caliph. The political principals and procedure of a Mussulman State, if consistent, must be based upon the Cheri, or sacred law of the Koran. According to that law, between the status of the believer, on whom the true light has shined, and of the non-believer, the *giaour*, the infidel, still in the darkness of error, an impassable political gulf is fixed. To seek to cross it is to attempt not only the impossible, but the illogical and absurd. When Mustapha III, Selim III and Mahmoud II the Great, blown on by an Occidental breath, sought to introduce "reforms"; when Sultan Abd-ul Medjid endeavored, by the *Hati Cherif* of Gul Khaneh, in 1839, and by the *Hati Humayoun* of 1856 to put all his subjects on a common footing; when Abd ul Hamid II, his son, the present sovereign, undertook, by the constitution of 1877, to blend them all in one organic whole under the common name of Ottoman, each monarch was attempting to fuse fire and water. For the Greek, the Armenian, the Jew, the fire-worshipper, there is, if the Mussulman State be not false to the very law of its being, nothing possible or to be hoped but equal, abject inferiority.

The peculiar position of the Greeks is an affair of historic sentiment rather than of practical moment. It was their Byzantine or Greek Empire which the Ottomans had finally overthrown after the successive assaults of over one hundred years. It was their own world-renowned metropolis, Constantinople, which Mohammed II the Conqueror made his capital in 1453, and which to the present day has been the center and heart of the Ottoman power. Once before in the past, from 1204 to 1261, that capital had been held by still more barbarous and intolerant foreigners; yet after fifty-seven years of dispossession the Greek Empire was restored to its own. The four centuries and a half since the last Byzantine emperor was stricken down by the Janizaries of Mohammed II is, indeed, a longer period. Nevertheless, it does not seem interminable to a race with whom authentic history is reckoned as beginning almost three thousand years ago. Every Greek, as he treads the tortuous streets along the Golden Horn and the Bosporus, regards his people as the successor, as well as the predecessor, of the Ottomans in the ownership of Constantinople. In that strange obliviousness to the flight of time, characteristic of the Greek, the distant past seems the borderland of to-day, and Alexander, Justinian and the Basils are almost contemporaries of each other and of himself. Constantine XIII is a nearer and more definite personality to him than Washington is to us. So the period occupied by the Turks in Europe appears an interregnum between two legitimate reigns, and both of those reigns are his.

After the fall of Constantinople in 1453 the Greek nation and Church were alike without a representative. The Emperor had been slain. The Patriarch Athanasios II had disappeared, and his fate is still a mystery. All the inhabitants, who had survived the siege and had escaped captivity, sought to flee from the city. Save as his exultant soldiers crowded the thoroughfares, Mohammed looked forth on a deserted town. That he might bring back the fugitives and allay the terrors of the vanquished, he published a firman wherein he promised the Greeks the free exercise of their religion and the undisturbed enjoyment of such property as they still retained. He ordered the few surviving bishops to proceed to the election of a new patriarch in accordance with their time-honored custom. Never was a Christian prelate chosen to high ecclesiastical station in a more fearful time or summoned to more arduous or more dangerous duties. The united voice of the trembling bishops designated George the Scholarios as their head. The Sultan ordered that the same ceremonial of investiture be observed as under the emperors. He entertained the new Patriarch at a formal banquet, bestowed upon him a jeweled scepter, promised him his constant protection, and on his departure attended him to the outer door. Clad in a robe of honor, seated upon a war horse, accompanied by all the Ottoman grandees, the Scholarios, now Patriarch Gennadios II, traversed the city in state to the new patriarchate. He bore with him the written promise of the Sultan (1) that no person should in any wise interfere with the ecclesiastical rule of the Patriarch, (2) that the Patriarch and all the bishops should be exempt from tribute, (3) that the churches, not already converted into mosques, should be retained by the Christians in peace and safety, (4) that weddings, funerals and all other Christian rites should be solemnized freely and without interference, (5) that the Christians should observe Easter and all the other religious festivals with perfect freedom and the utmost pomp. These promises, sometimes evaded, sometimes enlarged, have been as well kept from that day to this as such stipulations usually are, when made by a stronger to a weaker and when the weaker has no means of compelling their enforcement.

This official recognition of a non-Moslem authority as in a certain degree chief of a nation and intermediary with the Sultan, has been of incalculable importance in determining the relations of the native Christians with the Ottoman Government. Based upon religious or ecclesiastical grounds, it gradually extended to and included various civil affairs. It was but logical that what had been granted the Greeks should likewise be vouchsafed to their other Christian and Jewish subjects by the Sultans. So, fifteen years later, Mohammed II summoned the Armenian Bishop, Hovaghim, from Brusa, and appointed him Patriarch of the Armenians. In time the same system was applied to other communities, as the Roman Catholics, the Jews and the native Protestants. The *vekil*, or representative of the latter, was first recognized in 1850. Thus each subject was bound closer to his national and ecclesiastical head and to the members of his own communion. One result, which the large-minded conqueror never intended and would have deplored, was inevitable. This system contributed enormously to maintain that spirit of nationality, which the Ottomans desired to extirpate, and to rally in union around each national church its despised and downtrodden children. It is almost impossible for the Western Protestants to appreciate all the significance which the Eastern communicant finds in his national Church. The Greek Byzantios sums it up for his co-religionists: "In consequence [of the Sultan's course with the Gennadios] what the ark of the covenant was to the Hebrews, that our ecclesiastical organization has been to us."

Could the laborious Constitution, probably drafted by Midhat Pasha and proclaimed by Sultan Abd ul Hamid II in 1876, have been carried into effect, it would have revolutionized this entire system. That State paper was, however, absolutely impracticable and impossible of observance and enforcement. It commended itself neither to Mussulman nor Christian, was not long after ignored by the Sultan, and was productive of small results save in the raising of vexatious questions between the Government and the Greeks. The latter believed that their former scanty privileges were at stake and, for a time, the whole community was in a frenzy of excitement. Their determined and resolute attitude was met in a conciliatory way by the Sultan, and the questions at issue were allowed to disappear.

During the last centuries the Greek Patriarch—having become the foremost civil and religious dignity in his communion and being no longer overshadowed as in Byzantine days by an Orthodox Christian Emperor—has gradually discarded the primitive pastoral robes indicative of his early office and assumed such as more nearly resemble the attire of a Byzantine sovereign. The broad-brimmed shepherd's hat has given way to the tiara. The flowing garments and cloak have become less ample, contracting in the direction of imperial stiffness and state. The flat headed staff has been replaced by a crook, marvelously resembling a scepter. Nor is the double-headed eagle with all its proud significance forgotten. It is wrought in the velvet of each patriarchal throne and carved on the marble of each patriarchal sarcophagus.

Among the various subject races of the Empire there is no feeling of union and but little love or sympathy. They may agree in detestation of a corrupt and Asiatic Government, but would never dream of seeking to alleviate each other's condition or of coalescing to bring about their oppressor's overthrow. Each distrusts all the rest, and each prefers the Ottoman for a ruler as long as it cannot itself hold the reins.

So, while all are suffering from injustice and extortion, each is indifferent to every other and sensitive for itself. So has it ever been all through their melancholy history. The Greek revolution of 1820-'27 found hardly a sympathizer among the Armenians, Bulgarians or Jews. During the Bulgarian horrors of 1876 the Jews, Armenians and Greeks were on the side of the Turk. To-day the atrocities in Asia Minor awaken small interest and create almost no excitement among the Jews, the Greeks or the Bulgarians. The Greeks, altho the most prosperous, richest and most enlightened of the subjects of the Ottomans, have escaped unharmed in the midst of the terror. Hardly one of their shops has been pillaged and hardly one of their people molested. So lurid tales of slaughter are little heeded, are minimized or altogether disbelieved. But the listener is not indifferent or apathetic. After each commotion in the direction of Mount Ararat, he dreads that he will hear the measured tramp of an advancing Russian army. Despite the kinship of a common creed the Greek detests the Russian as the Arab abhors the Turk. The ties of religious faith are weaker than the antipathies of race and the rivalries of ambition. The Russian is a Slav, and hence an abomination to the Greek. Sophia, niece and heiress of the last Byzantine emperor, bore as her dowry to her Muscovite bridegroom in 1472 the Byzantine arms and her claim to the Byzantine crown. The Greek visionary is ever haunted by the dread of a Russian czar enthroned upon the Bosporus.

AMHERST, MASS

THE NESTORIANS, CHALDEANS AND JACOBITES.

BY BENJAMIN LABAREE, D.D.,
Formerly Missionary in Urumia, Persia.

The annals of the Church of Syria are among the brightest of the early Christian Church. It was the parent Church in the Gentile world. Antioch was its early home, and the missionary spirit which was kindled in it there by the Holy Ghost, when it separated Paul and Barnabas as the first Christian missionaries to the heathen, seems to have been a distinguished feature in its career for generations long succeeding. Wonderful successes attended its efforts to extend the Christian faith. It spread rapidly and widely through Mesopotamia, Assyria, Persia, and the remoter East. No matter how fierce the persecutions which assailed it nor how sharp the theological controversies which rent it asunder, it seldom relaxed its missionary activity. We may have our suspicions as to the soundness of the conversions effected at times but secular and Church historians unite in testifying to the tireless energy and the self-sacrificing devotion with which these Syrian missionaries pushed forward the dominion of the faith.

After the Nestorian schism in the fifth century down to the twelfth century it is the Nestorians who shine out the brightest in the Syrian Church in this remarkable extension of the Christian name and doctrine, carrying their spiritual arms from north of the Caspian Sea to the southern bounds of India, and from Egypt far into China. In the period of its greatest prosperity twenty-five Metropolitan Archbishops in different parts acknowledged allegiance to the Nestorian Patriarch residing at Seleucia-Ctesiphon.

Aside from its missionary renown the Nestorian Church was famed, too, for its schools of learning. That at Edessa was known as the "Athens of Syria." The one at Nisibis became celebrated throughout Christendom for its systematic course of Bible expositions. According to Humboldt, Nestorian schools gave the first impulse to scientific and medical investigation. To Nestorian scholars our own age is under acknowledged obligation for the preservation of not a little Greek literature, which has perished except as preserved in their translations.

The Jacobite branch of the Church, tho with a less interesting career than the Nestorian, has yet had its period of great activity and widespread influence. Its brightest day was in the sixth century, when the austere monk, Jacobus Baradeus, from whom it derives its more common appellation, revived their declining Church, and, with almost incredible zeal and success, in the disguise of a servant, on fleet dromedaries, spread the Monophysite faith throughout Syria and Mesopotamia. At one time the Church came to number one hundred and fifty-nine bishoprics, and boasted of twenty-one monasteries, filled with students from Syria and Egypt.

But if the early centuries of the Syrian Church are conspicuous for their achievements laden with promise for the kingdom of Christ, the last six hundred years of its existence are marked by calamities and losses threatening its utter ruin and extermination. Since in the fourteenth century Tamerlane swept over its fair heritage with a besom of destruction, it has been in a life-death struggle with Moslem forces seeking its extermination. The slaughters of thousands by Tamerlane and the Mongol despots, and the more recent butcheries by Kurdish destroyers, are all parts of one woful history. So wars and massacres, forced conversions and centuries of extortion, with only intervals of rest and thrift, have wasted them away, leaving them little else but a name to live. And now even the name is in danger of effacement by reason of systematic oppression and violence. But a few fragments of the ancient Church remain, crushed and depressed, sunk in intellectual and spiritual darkness, the melancholy wrecks of former eminence and power. Their cry of distress and for succor often comes up to their strong sister Churches in the West. American and English missionaries have done something to rekindle spiritual life among them, and have warded off many a blow aimed at their life. Roman Catholic missionaries, too, are active among them, promising French protection. But the temporal ills which grind them low sadly benumb them to spiritual efforts.

Both the Nestorian and Jacobite Churches cling proudly to their ancient name of "Syriani," tho so much better known to the outside world by the name derived from their great theological leaders. The Jacobite Patriarch has his residence at the ancient monastery of Zafaran near Mardin, which in the recent disturbances was besieged by the Kurds, as it has twice been seized and held by them in bygone centuries. Their chief centers of population are Aleppo, Mardin, Diarbekir, Urfa, Jezireh, Mosul and a district in the westerly mountains of Kurdistan, named Jebel Tur. It is hard to know what their numbers may be. Some estimates put them at two hundred and fifty thousand, others, with more probability of accuracy, at less than one hundred thousand. In their common speech they use the Arabic, but their Church services are wholly in the ancient Syriac. Their Patriarch is recognized by the

Turkish Government as having the right to mediate in civil matters in behalf of his spiritual subjects, and the bishops are allowed a similar liberty in their respective localities; but they are a broken reed on which to lean against the organized oppression practiced under Osmanli rule. The Patriarch has visited England more than once for sympathy and financial assistance, looking to a revival of learning and religious life among his sadly degraded clergy and people. He brought back a valuable printing press, but its use is prohibited by the Turks, who act in the belief that the awakening Christian life among these *giaour* rayahs must be throttled at its earliest breath.

The Patriarch of the Nestorians, who bears the title of "Patriarch of the East," in direct succession from the Patriarchs of Seleucia-Ctesiphon, and has the dynastic name of Mar Shimûn, resides at Kochannis, in the heart of the Kurdish mountains, driven thither centuries since, to find a safe retreat from the storms of destruction that assailed the Church in Mongol times. The great body of Nestorians in Turkey and Persia, perhaps 100,000 all told, recognize Mar Shimûn as their spiritual head. In the sixteenth century there arose unfortunately a schism, and another Patriarch was set up at Mosul. A considerable portion of this seceding body has within recent years conformed to the Roman Catholic Church, and is known as the "Uniat Chaldean Church."

The Nestorians in Turkey are found chiefly in the vilayets of Van and Mosul. They are divided into Ashirets, maintaining their tribal independence, and Rayahs or rayats, subjects. The former are located mainly in the mountain fastnesses of Tiari, Tkhoma, Jelu and Bas, are under Maliks, or chiefs, of their own, and subsist chiefly upon their flocks. They pay but a nominal tribute to the Turkish Government, whose soldiers and officers enter their districts only at the good will of the inhabitants. They hold themselves against their Kurdish neighbors and hereditary foes only by the most vigilant and intrepid efforts. It is not strange that they sometimes betray the same wild traits of character as the Kurds, fierce, revengeful, quarrelsome, but brave and hospitable. Their tribal feuds have exposed them to the plots of the Turks and the Kurds, looking to their subjugation, if not their extermination. In 1843 and 1846 were perpetrated the fearful massacres of Badir Khan Bey and his Kurdish hordes. By bringing an overwhelming force successively against Tiari and Tkhoma he was able to almost annihilate their populations. The story as told by Layard, the explorer of Nineveh, is one of the merciless slaughter of thousands of both sexes, the wanton ruin of ancestral homes and churches, and the much lamented destruction of sacred books. The Patriarchal residence in Dis was also sacked, and the blood of eight hundred men and women stained its hillsides and valleys. Only under pressure from the European Governments did the Constantinople authorities take measures to arrest the leader in these awful outrages. There are reasons for believing, stated in Dr. Laurie's life of Dr. Grant, that Turkish officials encouraged this plot to extinguish this ancient Christian people. When at length arrested, Bedir Khan Bey was deemed worthy of punishment by exile only, to the island of Candia.

The story of these Kurdish atrocities will never perish from the legends of the Nestorians. Every few years since then they have had reason to fear a repetition of them. As recently as the summer of 1888, one of the summer encampments of the Tiari tribe, occupied chiefly by the women to care for the products of their flocks, while the men were engaged in the valleys below, was overpowered by a band of Kurds, who killed the few men at hand and outraged the women. The Christians were desperate for revenge. But a force of eight thousand Kurds assembling promptly in defense of the aggressors, there was imminent danger of their falling upon the Christians in a general massacre. Speedy representations through the American and English missionaries led to energetic action on the part of the foreign consuls which compelled the Turks to force the Kurds to retire, and the danger was averted.

But even in the absence of any such general outbreak of Kurdish fanaticism, the oppressions to which the Christians are subject are incessant and galling in the extreme. The reports which come from American and English missionaries, and from travelers such as Mrs. Isabella Bird Bishop, are all of one color. Robberies, outrages and murders are on the increase. Bishops and chiefs, and even the Patriarch and his family are constantly exposed to insults and indignities at the hands of Kurdish chiefs and Turkish officials. Mar Shimûn, distressed and dejected over the straits into which his Church has fallen, is hampered from appealing for help from abroad by the fact that he receives a stipend from the Turkish Government, poorly paid, however, and is under the active surveillance of Turkish pashas residing near by. Sometimes these pashas lend themselves to gross perversions of justice, as between Christians and Kurds. Such are seldom interfered with even when an outcry against them reaches the Central Government. Sometimes they are kind and considerate of Christian rights; but such receive little backing from the Porte. It has come to be the belief of Mar Shimûn, an idea which the Kurds too accept and act upon, that it is the policy of the Porte to allow the Christians to be impoverished and exterminated by the Kurds, provided this is done so covertly that the European nations shall not be aware of it. Intelligent foreign observers are constrained to the same conviction.

Turning now from these mountain tribes to the Rayahs on the lowlands and plains, we are compelled to say that they are even in a vastly worse condition than their brethren the Ashirets, burdensome as life is to them. In speaking of these we include all the Turkish rayahs as in one class, whether Nestorians, Chaldeans or Jacobites. All are struggling alike under the same general evil conditions, with the same doom of extinction hanging over them. Outside of the cities and larger towns they are all practically the serfs of the Kurdish landlords, or aghas. Their houses are often most miserable quarters for human habitation. They are borne down with severe financial distress from oft repeated famines and an insatiable Government. They are taxed to the starvation point, and even in their times of greatest want and desperation the Government never abates any of its claims. They are mercilessly robbed, and even murdered by the Kurds; and appeals to the Turkish authorities seldom bring any redress. The Kurds are powerful, are fellow-Moslems, and must be placated whatever befalls the Christians. They are often, in fact, the local governors in tribal connection with the aghas, or landlords, and connive at their oppressions. Were it the settled policy of the Turkish Government to slowly efface the Christian population, it could hardly be done more effectually than by the present process of excessive and unjust taxation, farming the taxes to cruel and extortionate Beys, with rapacious and brutal soldiers for collectors and unscrupulous Kurds as rulers, the only court of appeal. The chapter of well-proven facts recorded in THE INDEPENDENT, January 17th, 1895, which might be duplicated over and over again wherever Nestorian, Jacobite or Chaldean rayahs are found, shows the terrible conditions which are gradually exhausting the life of these Christian peoples. We have from the pen of one well-informed traveler a description of numerous ruined villages in one region, whose fallen churches and abandoned vineyards make evident their prosperous condition in other days. In other districts, such as Jebel Tur and Sert, we are credibly informed that mortgages on fields and vineyards are on the increase, while the stock for working them is decreasing, and family after family is disappearing. When near enough to Persia, numbers of Nestorians and Armenians are moving thither across the border. One whole plain, which under the friendly Kurdish Sheik, Obeidullah, contained seven villages, now has no inhabitant. Considerable numbers have come into Persia from the districts of Marbishû and Albâk. Serious as are the disabilities suffered by the Christians under the Shiah Mohammedans of Persia, it is yet a glaring fact that they fare better than their co religionists under Sûnni rule. When an American physician from the frontier was received in audience by the Shah a few years since, among other questions put to him by the intelligent Persian Sovereign, he was asked significantly, point blank, whether *his* Christian subjects were any better off than the Christians across the boundary under the Sultan. It was with absolute honesty the answer was given that they were.

Whatever official honors may be bestowed on Armenians or Greeks in Constantinople, from notions of policy, such recognition from the Government never enters the dreams of a Nestorian or Jacobite or Chaldean on his native soil. Yet these quiet, industrious, law-abiding peoples furnish some most noble and intelligent men. The Rassam family, eminent in its relations with British operations and explorations in the East is Chaldean, from Mosul.

Note again that the Kurds are extensively armed with Henri-Martini rifles, or chassepots, and are unmolested in their possession; but if a Christian is found with one, it is taken from him by the Turkish gendarmes, or soldiers.

The Syrians who reside in the cities are under somewhat better conditions. The commerce of their districts is largely in their hands, and their Moslem neighbors have need of them. So while in the recent massacres many Syrian villages around Diarbekir, Mardin and Sert were ruined, and numbers of their inhabitants killed, including three educated Protestant pastors, the Syrian Christians of the cities were not molested, the Government at Constantinople having given the most stringent orders for their protection. Recently, when an outbreak seemed imminent at Mosul, a sermon was prepared by the chief mollah by command of the Government which was read in all the mosques. It enjoined peace toward the Christians, but closed with this pregnant statement: "When the Sultan bids us rise against the Christians, we will rise; but until he does we must remain quiet."

ROSELLE, N. J.

THE CONDITION OF SYRIA.

SOLD FOR MOSLEM HAREMS—EXCESSES OF THE DRUZES.

BY JAMES S. DENNIS, D.D.,
Formerly Missionary in Beirût, Syria.

The sentinel ramparts of Lebanon and the friendly reaches of the westward sea have protected the Syrian coast from many threatening perils. To the kindly guardianship of these natural defenses, as well as to an overruling Providence, is due in large measure her immunity from serious trouble during this year of horrors in the Turkish Empire. Echoes of the brutal revelry in the North have been borne over the snow-clad summits of the mountains to the dismay of the Christian inhabitants, and have awakened sympathetic unrest in the unruly elements of the non-Christian population. Some tangible signs of the desolating and devouring character of the awful excesses of the "policy of extermination" have appeared at Beirût in the offering for sale to Moslem harems of timid and heart-broken Armenian girls, who have been captured and brought there in the expectation of larger prices for the "white chattel" than in the interior cities where, no doubt, there is a glut in the market. The nineteenth century, thanks to the tacit consent of the "Christian Powers," will close with a revival of the vilest form of Moslem slavery, inflicted upon tens of thousands of Christian maidens who will end their days in the ignominy of a loathsome and sorrowful captivity. Mr. William Watson has made himself the true Poet Laureate of England's heart in his noble volume, "The Purple East." He has there rightly characterized that great moral atrocity of a supine European consent to Armenia's doom. There are horrors enough in ordinary war; but this ghastly national torture chamber, where fanatical and pitiless Moslems are turned loose upon helpless Christians to do whatever lustful ingenuity and heartless rapacity can suggest, is something which no one who had any faith in Christendom would have supposed possible.

> "The panther of the desert, matched with these,
> Is pitiful; beside their lust and hate
> Fire and the plague wind are compassionate,
> And soft the deadliest fangs of ravening seas.
> How long shall they be borne? Is not the cup
> Of crime yet full?"

Syria has been comparatively quiet, but anxious and troubled during the past year. The Druzes of the Hauran thought they saw their chance and made a break for liberty and independence last autumn. The Government hastily collected the *edif* (reserves) throughout the country and brought some troops from outside and collected a considerable force in Damascus. This Turkish army of unpaid, poorly fed, improperly clothed and cruelly uncared for recruits has been a menace to Syria all winter. There has been some fighting, and several Druze villages southeast of Mt. Hermon have been looted and burned in regulation style. Unhappily the Christian population of these villages, including two promising and intelligent Protestant communities, with their homes and churches, were not spared, altho urgent appeals for their safety were made to the authorities.

The Druzes have a record for disorder and criminal violence extending over many years, and, so far as they are concerned, they have simply reaped what they have sown. Kurds, Circassians and Bedawin have all joined with the soldiery in paying off old scores. The poor Protestants, however, have had their earthly all swept away in the onslaught. The missionaries of the Presbyterian Board, especially Dr. Ford, the Rev. Messrs. Eddy and Doolittle and Dr. Mary P. Eddy have instituted relief ministry to their immediate necessities; but it is a crushing and desolating blow to them to be deprived at one stroke of their earthly possessions.

The latest tidings seem to indicate that the Druzes have found a way to quiet the warlike spirit of the Government authorities without further bloodshed or destruction. A Turkish army corps has been known before now to surrender to cold cash far more readily than to cold lead. The telegrams to the Porte at Constantinople report the incident closed, the war ended and the enemy subdued, without going into needless details. Syria will not, however, be free from apprehension while this disquieting shadow of a hard-pressed and unhappy Moslem horde is hanging over it. The scheme of extermination and dispossession has worked so admirably in Armenia, and the European Governments are so callous to the cry of agony from the sufferers, that the same process may be extended to other rich and tempting regions. If so, why should not the Sultan's own defenders in Syria have the first chance, rather than the alien Circassians, the plunder-cloyed Kurds, and the vulture-scented Bedawin, who are hovering around Aleppo and other Syrian cities with the odor of Christian prey tingling in their nostrils.

In the midst of these sad and gloomy days we have the bright tidings of special religious interest in the Syrian Protestant College at Beirût. Mr. Mott, of the Student Volunteer Movement, has recently visited the institution and held some deeply impressive services with the students. A spirit of inquiry has deepened into heart tenderness in the case of many of the young men, which, let us hope, will result in a life choice of Christ. In a recent address of Prof. M. W. Ramsay, LL.D., of Aberdeen, he has expressed his high appreciation, based upon personal observation, of the educational work of the American Missions in Turkey. His words apply with equal propriety to the college at Beirût, altho spoken with special reference to Robert College at Constantinople. The following is his language when referring to the latter: "That noble foundation of the American missionaries, which has done more to facilitate a safe solution of the Eastern question than all the diplomacy of all the European powers throughout this century." Referring to the missionaries in the same connection, he remarked: "Their work has been to create an educated middle class in the Eastern lands; such a class did not exist in these countries; and without such a class no free constitutional government is possible." It is a benign and elevating work like this which, carried on in behalf of the subject Christian races of Turkey, lifts them to a plane of intelligence and aspiration which promises to secure for them a happy and prosperous future. Now that Turkey has learned that she can smite and destroy with impunity we cannot but await, with intense anxiety, the events of the opening spring Will it witness another carnival of extermination, or will effective interposition come from some source?

NEW YORK CITY.

BULGARIA AND THE TREATY OF BERLIN.

THE BULGARIAN ATROCITIES—THE CONFERENCE AT CONSTANTINOPLE.

BY A FORMER RESIDENT OF BULGARIA.

On the last day of August, 1876, the Ambassadors of the European Powers at Constantinople were officially informed that the malady from which Sultan Murad had been suffering ever since his accession to the throne (just three months before) had continually grown worse until it had become manifestly impossible for him to hold the reins of government. The throne had consequently been declared vacant in accordance with the "Fetva" given by His Highness the Sheik-ul Islam, and His Majesty Sultan Abdul Hamid the Second, heir presumptive to the Imperial Throne, had been proclaimed Emperor of Turkey.

The Powers were just then engaged in negotiating for an armistice between Servia and Turkey, who were at war. Servia was being worsted in the unequal contest, and Russian volunteer officers were flocking into Servia to render assistance, and war with Russia seemed imminent. The Guaranteeing Powers were alarmed. They wished to save Servia from the Turks, but it was still more to their interest to save Turkey from the Russians.

The twenty years, however, which had elapsed since the Treaty of Paris, had wrought certain changes which made another Crimean war for the maintenance of the independent sovereignty of Turkey a political and moral impossibility. Unfulfilled promises and general misgovernment, aggravated by atrocities which, as was stated by one of the ambassadors, had had no parallel since the days of Ghengis Khan, had so changed the tone of public sentiment in Europe toward Turkey that no one of the former allies was willing to go to war to save her from dismemberment. Lord Derby wrote, under date of September 7th, to Sir Henry Elliot, the British Ambassador, as follows:

"It is my duty to inform you that any sympathy which was previously felt here toward that country has been completely destroyed by the recent lamentable occurrences in Bulgaria. The accounts of outrages and excesses committed by the Turkish troops upon an unhappy, and for the most part, unresisting population, has roused a universal feeling of indignation in all classes of English society, and to such a pitch has this risen that in the extreme case of Russia declaring war against Turkey, Her Majesty's Government would find it practically impossible to interfere in defense of the Ottoman Empire. Such an event, by which the sympathies of the nation would be brought into direct opposition to its treaty engagements, would place England in a most unsatisfactory, and even humiliating position; yet it is impossible to say that if the present conflict continues the contingency may not arise. The speedy conclusion of a peace, under any circumstances most desirable, becomes from these considerations a matter of urgent necessity."

It may help to a better understanding of the present situation to recall what it was that had happened in Bulgaria, and had alienated from Turkey her allies of twenty years before. At that time, namely, at the signing of the Treaty of Paris, Sultan Abdul Medjid had tried to show his grateful appreciation of the services rendered him by the Allied Powers. With reckless generosity he promised everything asked for. He embodied these brilliant promises of reform, religious liberty, equality of justice for all in a formal declaration called the *Hati Humayoun*, or Imperial Rescript, which was announced with all due solemnity, and was considered by many as marking a new era in the history of the Ottoman Empire. He appeared not to perceive that some of these reforms were of so radical a character that their execution would be practically impossible without foreign aid. Unfortunately, the Governments of Europe were jealous of interference with the internal administration, and the result was that the promised reforms remained a dead letter.

The Mohammedan Circassians, a thoroughly good for nothing, troublesome element in Russia, were encouraged to emigrate to Bulgaria. By the advice, it is said, of Sir Henry Bulwer, they were distributed among the Christian villages to "sit upon" the Christians and keep them down. They were quartered upon the poor Bulgarian peasants as compulsory guests. In some villages every third house had to be vacated and given up to these "guests of the Sultan." Contributions of provision, were also levied, for which a certain commission promised at some future time to pay. The consequence was that these armed and swaggering Circassians soon began to abuse the rights of hospitality by committing all kinds of excesses and outrages upon their unarmed and terrified hosts. This greatly aggravated the situation of the Bulgarian people, already one of great oppression.

There was another cause operating, and that was education. Through intercourse with the Russians during the war, the Bulgarians had come to realize that they were members of the great Slavic family of nations. They began to open schools, print books and send some of their brightest youth to Europe to be educated. This education raised them to a position of superiority to their political masters, and excited a still greater degree of jealous hatred in the minds of these ignorant masters against their more intelligent rayahs.

This race hatred was also fomented and stimulated purposely by certain State officials, who saw in the rising Bulgarian nation an element of future political trouble. They consequently planned a repressive policy which was, as Beaconsfield euphemistically expressed it, "in accordance with the instincts of an Oriental race." A systematic persecution was undertaken against all educated Bulgarians. All such were considered as Russian agents, and on the most trivial charges they were subjected to arrest, imprisonment and torture. Add to this the exactions of the tax-gatherers, the domiciliary visits of the police in search of firearms or weapons of defense and seditious books or papers; the lawless bands of armed Circassians, Pomaks and other evildoers, roaming at will, robbing travelers, lifting cattle, plundering villages, violating women and carrying off maidens, and one can see readily how in the natural course of events, the attempts at organized resistance would be made, which under the name of revolution or revolt would afford the wished-for pretext and opportunity for reducing by the sword the numerical proportion of Christian population in certain important districts and strategical points where the Moslem element was relatively weak. At length in the month of May, 1876, the opportunity was given by two or three abortive attempts by small bands of insurgents. The Central authorities were equal to the emergency. The expected order was given and the work of butchery began.

Whispered rumors were heard in the capital and in various parts of Danubian Bulgaria, that some dreadful work was going on south of the Balkans; but no definite information could be obtained. Merchants could obtain neither letters nor telegrams from their correspondents in those districts. No passports were granted to persons wishing to go there, and it was remarked that no one was arriving from there. At length terrified fugitives succeeded in escaping in various directions, and carrying the terrible news of wholesale slaughter and heart-sickening outrages. The news reached the Ambassadors of the European Powers. Official inquiries were made of the Sublime Porte concerning the rumors. They were indignantly and most solemnly denied. A high official of the Government declared such reports to be absurd and incredible in the very nature of things, being contrary to the Koran, and that every one knew that to a Turkish soldier nothing was safer, or more sacred, than the honor of a woman. The immediate and severe punishment and expulsion from the country of every one who should dare to propagate such calumnies was boldly demanded by the Grand Vizier. It was no secret that all the influence of the British Embassy, and of the English official press in general, was devoted to the suppresson of the embarrassing rumors and the condoning of whatever wrong had been committed, lest, as they expressed it, its exposure might "play into the hands of Russia." At length, however, in spite of all the repressive agencies made use of, the story of the great crime reached the British people and touched the British heart and raised a storm of indignation, which compelled the Government to send a commission of investigation to Bulgaria to report upon the alleged atrocities so positively denied by the highest officials of the Turkish Government.

Mr. Baring, Secretary of the British Embassy at Constantinople, was sent on that Commission. Mr. Eugene Schuyler, the American Consul General, with the cordial approval of the Hon. Horace Maynard, American Minister, followed him two days after, seeing all that he saw and making further independent researches for himself. He was accompanied by the talented and lamented MacGahan, correspondent of the *New York Herald*. It is not necessary here to repeat the gruesome details reported by these independent and impartial commissioners. Those who have not access to the official Parliamentary and Congressional Reports may see the sad story in Mr. Gladstone's "Bulgarian Horrors" and in the war correspondence of the *Daily News*. As every one expected, the *numbers* of the killed, as given in the confused stories of the terror-stricken fugitives, proved to be considerably exaggerated, but the details exceeded in horror all that had been related. More than sixty towns had been burned, and at least thirteen thousand unarmed persons had been massacred under circumstances of the most revolting brutality.

We can easily imagine the mortification of poor Sir Henry Elliot, the British Ambassador, in receiving from his secretary letters containing statements so damaging to his client's case as this one, which came to him as a private letter under date of August 1st, 1876:

". . . He may congratulate himself upon being spared the most awful sight that could present itself to the eyes of man. The village (Batak) consisted of 800 houses and about 8,000 inhabitants. Of these at least 6,000 have been massacred; about 250 are now in the village, something under 1,000 are at Tashtra and elsewhere, and there are a number of girls and young married women who have been carried off to the neighboring Turkish villages; say 2,000 are left—where are the rest? The first thing I saw was some twenty or thirty dogs devouring human bodies, and in the place they had been feasting in I counted sixty-two skulls in about twenty yards. . . . Altogether I cannot describe the horrors of the scene."

Mr. Schuyler, in his report of his visit to the same place, after mentioning the fact that his visit was almost three months after the massacre, mentioned especially seeing "the heads of girls still adorned with braids of long hair," also heads of little children. He gave also harrowing particulars of what took place at Panagurishta, where 3,000 were massacred, "unborn babes carried triumphantly on the points of bayonets and sabers," and other sickening brutalities. No wonder that Sir Henry Elliot found it necessary to speak plainly to Safvet Pasha, and say to him: "What will be said throughout the whole civilized world when it is known that the authors of all these horrors have not only not been punished, but that they have been rewarded and decorated?"

In spite of pious asseverations of innocence, impudent denials of palpable facts, and paid testimony of perjured witnesses or false confessions elicited under horrible torture, the case of the oppressed victim against his brutal oppressor was established before the leading jurists of the world, and Turkey was officially warned that in case of another war with Russia, she would find herself without supporters.

The armistice which was at first stoutly refused was conceded, and a cessation of hostilities on the Servian frontier was agreed to, while the representatives of the European Powers should hold in Constantinople a conference. In such a conference it was hoped that such guaranties of reform might be found as would satisfy Russia and preserve the peace which was the desire of all, and especially desirable for Turkey.

The preliminary interchanges of views between the Cabinets of England, Russia, Germany, Austria, France and Italy, having resulted favorably, a notable conference of eminent diplomatists assembled in Constantinople. They held their first session at the Admiralty Building on the Golden Horn, December 23d, 1876. The members were: For Turkey, Safvet Pasha and Edhem Pasha; for Germany, Baron de Werther; for Austro-Hungary, Count Zichy and Baron de Calice; for France, Count de Bourgoing and Count de Chaudovdy; for Great Britain, Marquis of Salisbury and Sir H. Elliot; for Italy, Count Corti; for Russia, General Ignatieff.

His Highness, Safvet Pasha, was unanimously chosen as President. The President made a very able speech, setting forth the difficulties of the position from a Turkish point of view, and claiming that honest efforts had been made to carry out the obligations of the Treaty of Paris. The French Ambassador, in behalf of his colleagues, handed to the President a Report which they had conjointly drawn up as embodying the measures which, in their judgment, were necessary to secure the end desired by all: and he appealed to the Ottoman Plenipotentiaries to join with united Europe to secure their success. Each member in turn added a few words of concurrence, and at that moment salvoes of artillery were heard. The President, in explanation, stated that these salvoes announced the promulgation of the Ottoman Constitution. "A great act," said he, "which at this moment is being accomplished, has just changed a form of government which has lasted 600 years. The Constitution with which His Majesty the Sultan, has endowed his Empire, is promulgated. It inaugurates a new era for the happiness and prosperity o his people." Smiles and congratulations naturally followed this *coup de théâtre*, and thus ended the first session.

The Constitution so dramatically announced was a document of 119 Articles. It was very short-lived, and was soon relegated to the Limbo, where rest the *Hati Humayoun* and other imperial promises. The Conference continued its sittings, and repeated its request for a reply to the proposals contained in the Report. Their Excellencies were very politely informed that His Majesty the Sultan considered that all the proposed reforms were covered by the Constitution, and time must be allowed for getting it started to working. The Conference continued for *nine sessions*. The records of its proceedings show marvelous unanimity and great patience and thoroughness. They certainly did their work in a statesmanlike manner, and they elaborated an Organic Statute or Plan for the pacification and government of European Turkey, including Macedonia, which would have met the legitimate wants of the population. This plan had the approval of all but the Turkish members. It was presented finally as the ultimatum, Lord Salisbury saying that he was instructed to return home, taking Sir Henry Elliot with him, and leaving only a *Chargé d'Affaires*, there being no further use for an Ambassador where his advice was disregarded. The Russian and other plenipotentiaries made similar declarations. The Sultan called an Extraordinary Council of more than two hundred members, and placed before them the ultimatum of the Conference, and the possibility if not probability of war with Russia. Their loyalty was shown by a vote unanimously rejecting the proposals. The Sultan professed his readiness to grant all desired reforms, but insisted that he must be trusted to carry them out in his own way, without the control of the Powers. The Conference had a final meeting to sign the Protocol of their transactions. The Turkish members were conspicuous by their absence. The Plenipotentiaries returned home to report to their respective Governments. The opportunity for reform with peace, and with the friendly co-operation of the Christian Powers, lending, if needed, troops for occupation as police, and money to start the new administration for the benefit of Moslem as well as Christian, this opportunity was deliberately rejected.

The remaining part of the story is soon told. In the following spring the Russian troops crossed the Danube at Sistof, and after a good deal of hard fighting and a good many reverses, generally caused by too much brandy and also petty jealousies of rival officers, they came out at St. Stephano within sight of the domes of Stambûl, and there signed a Treaty of Peace, by which Turkey virtually gave up the whole territory from the Danube to the Ægean Sea. The Russian troops then entered the city without their arms, fraternized with the people, were immensely popular, and went home by way of the Black Sea.

Then came the breaking up of the concord which had prevailed at the Constantinople Conference. A conference was called together at Berlin, and under the leadership of Beaconsfield and Salisbury, the St. Stephano Treaty was set aside and the Berlin Treaty substituted for it. The principal difference to the subjects of Turkey is that Macedonia by the latter treaty was given back to Turkey with the Sultan's solemn promise to introduce a reformed plan of administration, made out by order of the Conference. The result has been that Macedonia is in the condition that Bulgaria was in in 1875. Another is that the protectorate over the Christians in Armenia by the former treaty was vested in one power, Russia, while by the latter treaty it is vested in the Powers of Europe, the result of which is occupying the press of England and America at the present time.

During the sessions of the Constantinople Conference almost every day there was an imposing spectacle displayed, which was intended to have a certain effect not only upon the minds of the common people, but also the distinguished foreign guests. Eleven magnificent Turkish ironclad war ships solemnly paraded up and down the whole length of the Bosporus and then returned to their moorings in the Golden Horn. We have lately seen it stated, upon trustworthy authority, that not a single one of those warships is to-day in a condition to leave the Golden Horn, even for so short and peaceful a cruise as those of that period. The Turkish statesmen also of that time, those men of acknowledged ability and capable of discussing international questions with the foremost statesmen of Europe, men who removed and set up sovereigns, they are all gone. Not one of that brilliant coterie is left. Almost all of them have died in exile.

It is doubtful whether history ever exactly repeats itself. The cycle of human events is either widening or it is narrowing. The reader will be interested to trace in the telegrams and newspaper correspondence from that unhappy country the apparent repetition of most of the above outlined events of twenty years ago. An examination will reveal, however, the sad fact that the Turkish Ship of State is not sailing in a circle. The movement is a vortical one. With a quickening periodicity, and a rapidly shortening radius, she is being hopelessly drawn toward the dark vortex which appears to be already opening to receive the final plunge.

MISSIONARY WORK IN TURKEY.

MISSIONS OF THE AMERICAN BOARD AND OTHER SOCIETIES—HEROISM OF THE MISSIONARIES.

BY JUDSON SMITH, D.D.,
Secretary of the American Board.

The first notice of an intended mission within the limits of the Turkish Empire appears in the Annual Report of the Board for 1819, nine years after the Board was organized. Missionaries of the Board were already at work in India and among the aboriginal tribes of America, and a mission to the Sandwich Islands was under contemplation. In this report the committee dwell upon the reasons

for a special interest on the part of Christian people in the re-establishment of pure Christianity in the historic regions honored by the earthly life of our Lord and traversed by his first disciples. Palestine was the region specially in mind, but the committee recognized the fact that the occupancy of a much wider field was included in the beginning of missionary work in Jerusalem, and the writer of this first report referred to "Smyrna, the provinces of Asia Minor, Armenia, Georgia and Persia, Mohammedan countries, in which, tho there are many Jews and Christians, there is still a deplorable lack of Christian knowledge and of Christian life." Before this year had ended, the Rev. Levi Parsons and the Rev. Pliny Fisk were set apart to establish a mission at Jerusalem, and in the following year entered upon their labors, touching at Malta and taking up their residence at Smyrna for a time before they reached their destined field. From these labors, by a process of natural development, missionary work at first intended for Palestine, afterward set up in the Island of Malta and in Athens, came to take a firm and lasting hold upon the Turkish Empire.

In 1831 work was opened at Constantinople by Dr. Goodell, re enforced by Dr. Dwight in the following year, and thence gradually it was extended to Smyrna, Brûsa, Trebizond, Erzrûm, Aintab, and so on throughout the entire district of Asiatic Turkey. The aim in the establishment of the original mission in Palestine and in these later stages of missionary work in Turkey, had respect to the entire population of the Empire; and this aim has never for a moment been abandoned or lost sight of, and remains to day an unfulfilled but inspiring purpose. Actual missionary work, however, was restricted by the laws of the Empire to the Christian populations, chiefly the Armenians and the Greeks and to the Jews, and this has been the characteristic feature of the work of the Board in the Turkish Empire. An ancient but corrupted form of Christianity it has been sought to purify and bring back to a true acquaintance with the Gospels, a living faith in the Lord Jesus Christ, and a life molded in its spirit and aims by the Scriptures and by Him of whom they testify. It was not the intention of the missionaries to establish a separate Protestant community, but to assist, if possible, in a movement that should result in the reformation of the existing churches. The excommunication of the evangelicals from their own Church and community by the Armenian Patriarch of Constantinople changed their plans and made necessary the organization of Protestant churches and of a Protestant community, which were at once formally recognized by the Turkish Government. This action took place in 1847 and introduced a change in the methods of missionary work but not a change of aim. It is a most happy circumstance of these later days, that the reformation of the Gregorian churches which was making such progress prior to the separation has reappeared, that these churches have in many instances come into most friendly relations to the neighboring Protestant churches, the true evangelical spirit has manifested itself with cheering results among the priests and people, and the original hope of the mission has begun to be realized on a wide scale in many parts of the Empire.

Originally the entire field of Turkey was regarded as one mission with its center at Constantinople; but the practical difficulties of holding a yearly meeting of the mission at any one point, with other considerations, led to the division of the Empire into the four fields of the present time—the Western Turkey mission, embracing territorially the larger part, including as its stations Constantinople, Nicomedia, Brûsa, Smyrna, Marsovan, Cesarea, Sivas and Trebizond; the Central Turkey mission, lying to the south of the Taurus Mountains, and to the west of the Euphrates Valley, with its two principal stations at Aintab and Marash; the Eastern Turkey mission, including what lies between these two fields and the Russian and Persian borders, having for its stations Erzrûm, Harpût, Mardin, Bitlis and Van; and the mission in European Turkey, of later origin, chiefly among Bulgarians, with its stations at Monastir, Philippopolis, Samokov and Salonica. From the beginning, work in behalf of the Greek Christians, found in certain parts of the Turkish Empire in considerable numbers, has constituted an integral and very interesting part of the whole enterprise, but has never constituted a distinct mission.

The languages employed in missionary work have been the Armenian, the Greek, the Turkish, the Bulgarian and in certain portions of the Central Turkey mission and of the Eastern Turkey Mission the Arabic. The Bible translated into these languages, has been widely distributed, many text-books for school use have been provided, and a somewhat extended volume of Christian literature has been made available for the people by the efforts of the missionaries. The Bible House at Constantinople, one of the great centers of missionary activity and a right arm of the missionary work, sends out through all the Empire annually many millions of pages of the Scriptures and of other literature for the instruction and edification of the Christian people, as well as text-books for the mission schools.

The direct Christian work in these missions in Turkey has been most energetic, widespread and effectual, and many self-supporting, evangelical churches are found in the great centers in each of the missions. Education has been a marked feature of the work in these missions almost from the beginning, and nowhere else in the fields occupied by the Board have we to-day so many institutions of a high grade, so fully attended. Anatolia College at Marsovan, Central Turkey College at Aintab, and the Institute at Samokov, for men alone, the American College for girls at Scutari, and the Central Turkey Female College at Marash, for women alone, and Euphrates College at Harpût, for both men and women, are all institutions doing a work of true college grade adjusted to the special conditions found in the Turkish Empire. Robert College, on the Bosporus, tho entirely independent of the missions, is a striking result of missionary labors and strongly re-enforces missionary influence. These colleges are enforced by twenty-six high schools for boys, nineteen boarding schools for girls, all thoroughly manned and attended by about 2,000 students, and by 350 common schools, with more than 16,000 pupils. At the head of all stand the five theological schools, in which men are trained directly for the native pastorate. It will suggest the breadth and fruitfulness of the work if attention is called to the 125 churches now in these missions, with 12,787 members with 100 native pastors, 128 other preachers, and a total force of native laborers numbering 778. It is further evidence of the quality of these churches that last year they contributed for all purposes but little short of $83,000.

A work having the same origin with these missions, conducted by the Board for many years, achieving a like success, and now in the care of the Presbyterian Board of New York, is in progress in Syria, having its great educational center at Beirût. The Reformed Presbyterian Church of America sustains a small but successful medical and educational work at Mersin in Asia Minor. Work in behalf of the Jews in different parts of the Empire, at first included in the missions of the Board, is now in the care of missionaries from Great Britain; there is also an interesting work supported by the Society of Friends in this country carried on in different parts of Palestine. But, providentially, the great bulk of the missionary work in the Turkish Empire has devolved upon the American Board, and has at length reached nearly every principal city and village in European Turkey and in the territory from the Dardanelles and the Mediterranean eastward to the Russian border, and from the Black Sea southward to Syria and Arabia.

At no time has the work of the Board in Asiatic Turkey been in better condition or presented greater promise than within the last year. And it is upon the Armenian people, among whom this work has been so largely carried on, that a wild storm of massacre and pillage has fallen, sweeping the country from Trebizond southward into the valley of the Euphrates, westward to Marsovan and Cesarea and out to the Mediterranean Sea, covering the entire territory of the eastern and central missions and those parts of the Western Turkey mission that are adjacent. Thousands have been foully murdered, chiefly the leading business men, and hundreds of thousands of those dependent on them have been left utterly destitute; many a Protestant pastor and teacher has fallen in loyalty to his faith, and mission chapels and schools in great numbers have been burned to the ground. The stations where educational work centered have been especially assailed, and at Harpût and to some degree at Marash, the plant has been well-nigh swept out of existence, and the missionaries themselves exposed to deadly peril. Sympathy for the people, so broken and bleeding, is almost as widespread as Christianity and civilization, and generous gifts for their relief are steadily flowing to Constantinople. There is an additional reason why, for the American people, a peculiar interest should attach to the present situation in Turkey. Upon the uplifting and enlightenment of a noble portion of the people in the Turkish Empire American citizens have already expended more than $6,000,000, have established there a mission plant worth to-day $1,500,000, are annually devoting to the further development of this work a sum exceeding $150,000, and have there as their representatives, distributed in small groups over the whole Empire, a band of 152 men and women, among the noblest and the best that our Christian homes and schools can produce. The bearing of these men and women in the midst of the terrible scenes of the last four months, their calmness when the people were filled with dread in view of the approaching scourge, their courage when death was all around them and even when it stared them in the face, their faith that out of all this tumult and distress will come the enlargement of God's kingdom in this land, their stedfast purpose to remain at their posts and share the troubles of their people and minister to their wants, proof against the natural shrinking of their own hearts, against the pleading of friends at home, against the persuasions even of those to whom they must look for protection—these things have won for them the meed of universal praise. The name *missionary* has gained a new definition by deeds like these, and instead of a term of reproach or ridicule, it has become almost a synonym of hero and heroine. And all this noble conduct has filled the Armenian nation with boundless love and gratitude, and has bound their hearts to the missionaries with hooks of steel. Henceforth this whole nation will be like wax in the hands of these their protectors and benefactors and personal friends. And even beyond the Armenian people, many and many of the Moslems are noting this high proof of the Christian faith, and are enshrining in their hearts' admiring love the names we cherish, and longing for a share in their faith.

But it is as teachers and exemplars of the Christian faith and life, not as political deliverers, that they have won their place; no political aim has ever been allowed to enter into this widespread and most effective Christian labor; and the missionary operations of the Board stand clear of all responsibility for the grave political disturbances which threaten the stability of the Empire. They have been loyal to the existing Government and have inculcated this duty upon their pupils; they have sought to make better men and better citizens of all those with whom they have had to do; and no truer friends of the Turkish Empire and of all its people than the American missionaries have lived within its borders these seventy years past. For the protection of themselves and of their legitimate enterprise within that territory, guaranteed by treaty rights, and numerous precedents, and long continued usage, we may justly claim the utmost exertions of our own Government and the friendly regard of all mankind. It cannot be that upon this work, to which so many precious lives have been given, on which such treasures have been expended, on the successful maintenance of which such vast interests depend, ruin hopeless and universal is now to fall. May we not rather cherish the hope that this storm is for cleansing and purifying and shall endure but for a night and that a day of brightness and glory is soon to dawn upon this great Empire.

BOSTON, MASS.

HOW TO EXPRESS OUR SYMPATHY.

BY LEONARD WOOLSEY BACON, D.D.

What shall we do?

The voice of our brothers' blood is crying to us from over the sea. The groans of strong men in the death agony; the screams of terror-stricken families pursued with knife and bludgeon, or pent up to perish in the smoke and fire of their homes and churches; the wail of little children, tossed from bayonet to bayonet, or torn asunder, or dropped upon burning coals before the eyes of their mothers; the shrieks of Christian girls, educated and consecrated to holy maidenhood or holy wedlock, struggling in the foul embrace of the murderers of father or husband; and now the long, gasping moan of houseless multitudes perishing with cold and hunger. Morning by morning they enter into our ears, until it is a vexation only to understand the report. And mingled with these sounds of wo, and growing more frequent as the months pass by, come reports of escape and deliverance more sorrowful than death. In village after village the representatives of the oldest of the Christian nations are driven together amid the ruins of their homes, and before the awful alternative of apostasy or instant and bloody death, the heroic few stand firm and bow the unresisting head to the knife, and the many yield. The saddest line that has been written yet in all these bloodiest pages in the book of time, is this which came to us several weeks ago, that instances of apostasy were beginning to multiply, the faith of these humble disciples in the reality of Christianity having been weakened as they marked the apathy of the Christian nations.

Men and brethren, what shall we do, you and I, to show to these sufferers that we are not apathetic in view of their unequaled sufferings? The question arose in my mind the other day as I was speaking to the students of Smith College. The pitiful shriek of Lucine Mussegh was in my ears, as we hear it in her letter on page 39 of Mr. Greene's book; poor heart-broken girl, telling to her teacher in the American mission school how she had suffered the last indignity that can be inflicted on womanhood, and longing to hide herself thenceforth from human view. The news from the ravaged and persecuted colleges of Aintab and Harpût was fresh in mind—institutions adorned by the heroism of Smith College graduates. And it was given me in that hour to say to that noble array of young scholars, "You can at least do this; you can write a letter to your fellow-students in the midst of that fiery persecution and sign it with all your names, and send it for a comfort to them and an assurance that they are not without the sympathy and love of American students. And the girls have done it; their letter has gone. God's blessing go with it on its errand of consolation!

Words are not much; but they are worth something, even under such a stress as this. We may be thankful for every generous utterance of sympathy and indignation that is lifted up in tones to reach across the sea. Who knows the good it may do? But if you are at a loss for words, you need not despair. At such a time as this there is more true eloquence in a ten-dollar bill—more power to reach the heart and sustain the fainting courage—than in volumes of tender and affectionate speeches. You are sorry for your persecuted and martyred fellow Christians; how much are you sorry?

I cannot understand what has so checked the flow of material aid toward these sufferers, unless it is a most needless uncertainty in the public mind as to whether their gifts will reach the needy. The changing reports in the newspapers about the reception of the Red Cross Society may have had something to do with it. Let me say that the question what the Red Cross may or may not be permitted to do, is not a vital one; we might almost say, not an important one. The work of relief was going forward with splendid efficiency before the Red Cross took the field, and it will go on even if the Red Cross should be excluded. There has been no time, with unimportant exceptions, when money paid to the Relief Treasury in New York could not be put down at any desirable point in the Turkish Empire within a week.

We must not forget, in our sympathy with the persecuted, that we are in the presence not only of unspeakable suffering but of an enormous crime. The great question before us—not the first in order, but the greatest in importance—is the question, What security can be taken against the periodical, systematic massacre of Christians by the Turkish Government? It is a question continually raised, and the most obvious answer to it continually blinked. I have attended many meetings on this subject, and heard many speeches. And I begin to find it a little tiresome to listen to eloquent reproaches against the Powers of Europe for their delinquencies. There is one great Christian Power whose responsibility in this matter has been strangely overlooked. It is a nation of ample resources of wealth and power; free from those trammels of diplomatic tradition and engagement which are so real a hindrance to all the rest; unimpeachable in its disinterestedness, and having a more immediate concern and justification for its interference than any other Power on the face of the earth. And what is that nation doing? Well, swaggering a good deal; bullying and threatening somewhat; but principally clamoring to the rest of the nations, "Why don't you do something? Go in and fight and protect our citizens and their interests, and we promise you our—moral support!"

The question occurs to me sometimes whether if Mr. Belmont's supposable $100,000 yacht on the Sea of Marmora or Mr. Vanderbilt's $100,000 villa on the Bosporus had been knocked to pieces with malicious intent by the cannon of the Turkish Government, we should not have heard a scream or two from the American eagle. The $100,000 col-

lege built by the gifts of thousands of American citizens at Harpût is bombarded by the Turkish army, and Dr. Barnum and his family happily escape alive. And the eagle is keeping his temper very well indeed. But then these were only missionaries, you know. It makes a difference.

To be sure, the Sultan has promised full indemnity. I suspect the American Board would be glad to discount the Sultan's promise for cash. Will anybody offer one-tenth per cent. on the dollar for it?

NORWICH, CONN.

ARMENIAN RELIEF MEASURES.

BY THE REV. EDWARD G. PORTER.

The Armenian relief movement began more than five hundred years ago, in the reign of Edward III, when three Armenian refugees found their way to England and obtained an audience of the King at Reading. They brought tidings of a fearful massacre by the Ottoman Turks, who had overrun Armenia and compelled great numbers of the inhabitants to submit to the dread alternative of Islam or the sword. The strangers obtained generous aid from the King and people of England, and went back to the East loaded with gifts for the sufferers.

From that day to this, at certain intervals, the Turk has been guilty of the same atrocious deeds. Five hundred years have taught him nothing. He is still slaying his victims by the thousand, and leaving the survivors to perish from cold, nakedness and hunger. The latest tidings seem worse than ever. It is said that 60,000 have been slain, and as many more wounded, outraged, imprisoned, or abducted, leaving half a million utterly impoverished. This is a frightful tale, but alas! it is too true. The evidence admits of no question. Even if no one can give the exact figures, the situation is appalling. So great is the number of the needy that the charity of Christendom is invoked on their behalf.

This outbreak of Mohammedan fanaticism began with the Sassûn atrocities in September, 1894. The Porte did its best to conceal and then to deny the report of this terrific slaughter, and Europe was slow to believe it: but the proof came at last, and an investigating commission was demanded. It proved a total failure, through Turkish obstructiveness and duplicity.

Finding that nothing was done to relieve the distress of the sufferers, a few friends of humanity in England organized a relief committee and appealed to the public for funds. The response was meager. A few meetings were held in Massachusetts and elsewhere in the spring of 1895, and emphatic resolutions were sent to our Government. During the summer and early autumn further details arrived, setting forth the horrors of the massacre and the great need of relief. Committees were then formed in New York and Boston, and a few thousand dollars were sent out for the use of Dr. Raynolds and Mr. Cole, the distributing agents for the Anglo-American relief fund, under the protection of the British Consul.

In October the reforms which England had proposed in May received the Sultan's unwilling signature. The discussion of these reforms during the intervening months, and the presence of the European fleets in Turkish waters, had led the Armenians to anticipate speedy intervention. The same consideration, however, led the Moslems, inflamed by fanatical zeal, to adopt a policy of defiance and extermination. Within forty-eight hours of the Sultan's acceptance of the reforms the decree had gone forth, and the hideous saturnalia began. Under Imperial license the Kurdish marauders and the Turkish authorities joined hands in a carnival of blood that has lasted ever since.

This new revelation of the spirit of Islam has encountered in our country a storm of indignation. The pulpit, the press, the Senate, the club, have freely uttered the popular sentiment of abhorrence for the oppressor and of sympathy for the oppressed. Every one was asking what could be done to stop the butcheries and to help the starving refugees. To the former question—strange to say—there has been no answer. To the latter the reply was prompt, loud and clear. Relief was possible, the transmission of funds safe, and distributing agents were already on the field in the persons of the American missionaries, over one hundred in number.

The existing committees soon issued additional information with appeals for money. All gifts were now acknowledged in the papers. Special meetings were held in thousands of churches. An Armenian Sunday was observed by many. Dispatches from the East and a flood of private letters of the most harrowing kind were widely published. Collections were taken in churches, Sunday-schools, societies, colleges and mass meetings. A few weekly papers opened their columns for relief subscriptions. Of these the *Christian Herald*, up to February 0th, has reported the creditable sum of $23,500; the *Outlook*, over $3,000; the *Montreal Witness*, about $4,000; the *Canada Presbyterian*, Toronto, $540; the *Lend-a-Hand*, about $1 300. A few individuals like Mr. Bogigian and Mr. Gulesian, of Boston, and Miss Mary Hamlin, of Hampton, have collected funds privately to the amount of several thousand dollars. Dr. Field, of Bangor, has raised $640 in small sums for Van. About a thousand Armenians in this country have contributed from their slender resources during the last two months no less than $33,000, sent through their friend, the Rev. M. H. Hitchcock, of Boston, to their surviving relatives, nine-tenths of whom live in the Harpût district and are now in a most destitute condition.

An Armenian relief fund committee of nine was organized in New York in August, and soon after enlarged to sixteen members, with Everett P. Wheeler chairman, and A. Ayvazian secretary. This committee issued several circulars and raised over $4,000. Out of this effort grew in December the National Armenian Relief Committee, with Spencer Trask chairman, Brown Bros. & Co. treasurer, and with corresponding members in several large cities. The object of this organization was to give a national character to the movement as far as possible, and to secure a larger financial response. When the Red Cross decided to take the field, the National Committee made an agreement to supply it with funds, as did the Boston committee. Each of these committees cabled $25,000 to Miss Barton on her arrival, and the National Committee has now acknowledged the receipt of over $60,000 for her use.

The Armenian Relief Association of New York was organized in September by the Church Club, with H. M. Kiretchjian as the general secretary. It has issued three valuable bulletins, held several public meetings in New York and elsewhere, and raised about $15,000, a part of which has been used in promoting the interests of the cause in this country, and in seeking to move the Powers of Europe to keep their pledges to the Armenian people. The Association has sent its funds partly through the Grosvenor House Committee in London, and partly through the treasurer of the American Board at Constantinople. All the remittances reach the same destination and are distributed by the same hands. This committee has just issued a striking appeal to one thousand women of the United States, asking for $100 from each, the names to be published by cities. The response to this call is already encouraging.

The Bishops of the Protestant Episcopal Church in the United States have sent a communication to President Cleveland, and to several rulers of Europe, invoking their earnest attention to the pitiful cry from this ancient and long-suffering Christian race.

The Permanent Relief Committee of Philadelphia has recently taken up this work and sent $5,000 and more through the American Board. "The United Friends of Armenia" in Boston have furnished speakers for meetings, provided some public entertainments, circulated literature upon the subject, and have sent to the sufferers the sum of $1,640.

Chicago has not yet reported very large receipts. Its committee has undertaken to extend its operations to several of the neighboring States. It has also a committee of ladies who have sent the Red Cross $3,000. Detroit has assumed the work for Michigan. St. Louis has had collections in some of the churches. Baltimore has a large and influential committee. Twenty-five churches of Buffalo recently held popular meetings at the same hour on a Sunday evening, with collections amounting to over $2,000.

The Venezuela imbroglio, and the occurrence of the holidays, caused an unfortunate setback in this work: but it is now felt to be more imperative than ever, and all classes and creeds are joining in the movement. The Boston committee has increased its numbers from five to fifty, and issued letters to all the mayors of New England, many of whom have promptly responded by holding meetings, as in Worcester, Salem, Lynn, Newburyport, Portland, Burlington, Norwich, Hartford and many other cities.

The press has done most effective service, and the clergy have been foremost in arousing public attention. It is a noticeable fact that the great cities are not giving in any such proportion as the smaller towns and country churches. Very few large subscriptions have yet been received. Ordinary collections will not meet the exigencies of the case. The appeal now is to business men, to large firms and bankers and persons of means. In every city there should be canvassing committees, appointed by the Mayor or the Board of Trade or some other responsible authority, to circulate subscription lists in person among the trades or professions, and acknowledge the amounts in the newspapers. Wherever this method is followed it yields far more than any other. Money only is called for; clothing, food supplies, jewelry and other gifts are not solicited. Such important business should, indeed, be organized systematically, like a political campaign, and then it will not fail of good results.

It is gratifying to know that the funds sent by the responsible committees have been at once disbursed among the needy in the afflicted districts of the interior without the loss of a single dollar. The arrival of Miss Barton upon the scene is hailed as a promise that official protection will now enable the distributors to execute their sacred trust with greater freedom and on a larger scale. It should also be known that the expenses of the President of the Red Cross, and her personal staff are provided for from private sources. The relief funds forwarded from this country during the autumn and winter may be summed up approximately as follows:

Through the American Board	$110,000
" " Red Cross (Brown Bros. & Co.) about	55,000
" other channels, perhaps	10,000
Total	$175,000

The English relief committee, feeling keenly the failure of their own Government to discharge its treaty obligations toward the Armenians, have sought to make such reparation as was possible by means of private charity. At the suggestion of the Dean of Winchester, the Christmas offerings in many churches were devoted to this cause. A special hymn was composed for the occasion, suggested by Rom. 16: 20—"And the God of peace shall bruise Satan under your feet shortly."

The Duke of Westminster, as chairman, addressed a formal letter, February 1st, to the Mayors of the United Kingdom, calling upon them to initiate local relief measures. In response subscriptions have been opened by the Mayors of Manchester, Bradford, Salisbury, Dublin, and other places. It is thought that about £20,000 has been sent by this committee through the British Ambassador, and distributed by the consuls and American missionaries.

In Constantinople a considerable sum has been raised among the Armenians and foreign residents. Several of the embassies have opened a relief fund. The upper story of the Bible House in Stambûl—a fine, large edifice—has become a depository for clothing and other goods. Hundreds of women, mostly Armenian, have devoted all their time to collecting, preparing and forwarding the articles.

Russian, Austrian and English steamers in the Black Sea have given free passage to the refugees from Trebizond and Samsun. No report has appeared of relief work undertaken on the Continent of Europe.

The Armenians everywhere are expressing the deepest gratitude for what the people of America are doing. Far more, however, needs yet to be done, if we would save the remnant of this long-oppressed nation, whose martyrs have stood so valiantly for the faith of the Cross on the outermost borders of Christendom.

DORCHESTER, MASS.

TRIBUTES TO THE MEMORY OF HENRY C. BOWEN.

At the services at the late residence of Mr. Bowen, at 90 Willow Street, Brooklyn, on Wednesday morning, February 26th, preparatory to removing his body to Woodstock, Conn., for the public funeral and burial, the following address was made by Dr. Storrs:

ADDRESS BY RICHARD SALTER STORRS, D.D., LL.D.,
Pastor of the Church of the Pilgrims, Brooklyn.

I cannot but be impressed as I stand here, my dear friends, by the silent swiftness with which time moves on; for it happens that it was fifty years ago last week when I first saw the friend by whose funeral service we are gathered to-day, then in the full activity and energy of life; and the years intervening, which have brought so many experiences to him and to myself, now appear, to one looking back upon them, hardly more than "a watch in the night." Happening to be in Brooklyn at that time on a visit to friends, he desired that I should preach in the lecture room of the Church of the Pilgrims, which I did, and afterward that I should come to be the pastor of that church, of which he was then a member, which I also did, after an interval of eight or nine months; and thus our acquaintance began. He remained with his household in the church, however, after my coming into its pastorate, only a few months, five or six, leaving it then under a strong impression of duty, to establish the other church in the neighborhood with which he was long identified. Subsequently to that I met him chiefly in connection with the paper which he had at first aided, of which I had been one of the editors for thirteen years, and which at length came under his sole proprietorship and editorship. My relations with him, therefore, were not, after the earliest time, of a pastoral nature, tho I always was refreshed and invigorated by meeting him, and by feeling the strong impression of his peculiar and energetic force of character and will. Subsequently, within comparatively a few years, he has been accustomed to worship with his family during the winter months in the church of which I was and am the pastor, altho not personally connecting himself with it; and so those early pastoral relations have been in a measure resumed to my great happiness.

I have known him, therefore, well; and while it is never useful so to eulogize the dead as to hide from our minds whatever we may have observed of defect and imperfection, it is well that we recognize the character which God had wrought in a friend, and which has providentially been unfolded and matured in his varied and large experience of life. It is to the praise of God rather than of man that I speak what I speak.

He impressed me at first, and always afterward, as a man of unusually vigorous and vivid personality, of unusually vigorous—I may say intense—convictions on whatever subject occupied his thought; and these convictions were vitally rooted in his moral nature. They were not merely convictions of judgment. They had the grip which belongs to convictions that bind the conscience as well as the judgment, and they were therefore as enduring as they were intense. That was shown in his early antislavery opinions at a time when antislavery opinions ruled men out from the highest commercial and social circles in New York to an extent which we, looking back from this period, can hardly fully represent to ourselves. It was the same strength of conviction which made him so early and so energetic an advocate of the temperance cause. He showed his faith in this, when temperance was almost a forbidden subject in many circles, but when he formed, in his native village, the first temperance society there known, heading the list himself, I think, and persuading others to unite with him. It was the same strength of conviction which made him feel so deeply and earnestly as he did that the benign church order to which he had been accustomed in his early life had a right to a larger liberty and a broader place in the history of the country than it ever had reached: and it was the same earnestness and strength of conviction which led him to feel, so deeply and so earnestly as he did, that the old interpretation of the Gospel, which he had been taught in his childhood, was the sound and safe interpretation of the great message which had come from God, and that in it lay the moral life of the world and the glory of God.

All these convictions were intense with him, as I have said, because they were related to his moral nature and not merely to his intellectual force; and they were, therefore, operative convictions. He was always ready to bear, to endure, to give and to act, on behalf of them; never daunted, even in his earlier manhood in New York, when he faced the fury of the mob gathered around the commercial establishment of which he was one of the employés: never daunted, in 1851, in his subsequent separate commercial life, by the rage which surrounded his name in Southern papers with black lines, and warned merchants from that part of the land to have no dealings with him; never daunted, in the Republican campaign of 1856, when he expected success beyond what was realized; and never overawed by the turmoil which followed, or in the year 1857, when the great crash came, and when he and others were again denounced, as if treason were in their hearts, by a large part of the press of the country.

I have never known him, in all the years in which our acquaintance has continued, to fail or to flinch before any opposition arrayed against him; and the reason has been that the convictions which he maintained, and for the furtherance by which he was ready to give liberally as well as to act energetically, were convictions of the conscience and of the heart, as well as of the judgment. He was an untiring worker, as we all have known, for that which he believed to be the cause of truth and righteousness. In this early time he gave to the establishment and the maintenance of churches in which his faith and principles of order were recognized and regnant; in 1852 inspiring and offering the gift from his own firm of $10,000, at the Albany Convention, out of which grew the great

institution for church building in the land—the Congregational Union—the fruits of whose work are in such multitudes of villages and cities and all along the extending frontier. He was always ready to give and ready to work for the convictions which to him were important, and which, carried into execution, would be, as he believed and as they proved to be, fruitful of good.

I always have honored him for this fidelity to what he held to be the truth, and for his unwearied activity and generosity in advancing that which to him was the truth. There came, no doubt, a certain element of sternness and severity into his life through the strength of these convictions; and men were sometimes surprised by that who had known him only as a liberal supporter of what he deemed the best things, as eager and enterprising in work, but who had not thought of him as specially "Puritanical," as men sometimes say, in his adhesion to his convictions. But this also was perfectly natural because those convictions had such deep roots within him, and because he had himself been trained after the Puritan fashion, coming out of the Old Testament into the New, coming out of the discipline of the Law into the larger liberty of the Gospel; coming out from under the shadow of the Decalog, to find the same great precepts spiritualized, consecrated and crowned in the Sermon on the Mount.

He believed energetically, he believed devoutly, and he was ready always to testify his belief, whether men were ready to hear or to forbear, and whatever might be the gainsaying against his convictions.

I shall miss his serious and attentive face in the congregation for worship. I shall miss the not infrequent conferences with him which I have had within the last eight or ten years, on subjects of great concern to the Church at large, and to the missionary work in the world: but I am glad to present, however faintly, the impressions which all these conferences and this acquaintance for so many years have left upon my mind and heart

At the same time that there was this element of downrightness in him, of stern fidelity to what he believed to be the truth, there was, as I need not remind those who are present, a gracious sweetness in his affection, an abounding gentleness in his friendship, which it was always delightful to note. How gentle and how sweet this affection was, those of this household know better than any others; yet the nimbus of that spirit surrounded him wherever he walked among men, and toward those who needed a gentle word or a kindly act he was always ready to offer whatever it was in his power to give to supply the need.

A man also, he was, of a large and wise public spirit, manifested chiefly perhaps, but manifested beautifully, in the village from which he had come, and to which his heart always clung. His memories of it were sweet and fervent, and in the years of his perfect strength, and in the recent years of his completed maturity and of his largest influence in the world, I have heard him speak often, with tenderness and tears, of the mother who had died thirty years ago, but to whom he felt that he owed whatever was best in his early training or his subsequent career. The affection was as deep and tender in him as the purpose of his life was strong and energetic. That he had made Woodstock a center of national patriotism—"a summer school" of eloquence and patriotism, it might be called—every year for twenty-five years, was not to him a matter of pride so much as a testimony of filial reverence and gratitude toward those from whom his life had sprung, toward those, among whom his earlier years had been passed. A man of wise and generous public spirit, loving to embellish and loving to equip with larger and finer institutions of learning, that native village, quiet and retired among the Connecticut hills.

Of his fervent and reverent faith toward God, I am sure I need not speak. For many years, as I have said, I had no longer any pastoral relations to him; but in recent years these have been in a measure resumed, so that I had occasion to know both the anguish and the victory of his spirit when his beloved and brilliant son, John Eliot, died, whose funeral service was attended in this house six years ago. No keener grief ever pierced the heart of a father; yet his submission to God was complete; and his trust in Divine Providence and the divine promises knew no abatement and felt no shock. The same was true when last year another son, the youngest, died, under circumstances in some respects of peculiar sadness, far from home, when the father's heart went out to him again, as it had done to the other, yet also submitted before God as patiently and filially as it had done before.

These are characteristic traits which I have observed in my long acquaintance with our friend; and I am glad to speak of them, as I have said, not so much in honor to him, tho that has its place, as in recognition of the goodness, kindness and wisdom of God in dealing with him. I cannot but feel, also, as I have rapidly looked back upon this life, how vast a power has an energetic and vital spirit within to re-enforce and invigorate even the physical frame. When I first knew him, fifty years ago, he was pale, thin and delicate in appearance, as indeed he always continued to be. He then left the impression upon myself and upon others, that he was a man not likely to live long; that whatever he had to do must be done within the compass of a decade or a score of years. I think that was his own feeling, in a degree, in regard to himself, since every breath which chilled him as he was sitting in a room or walking on the street reminded him afresh how precarious his hold was upon life. Yet he lived until he was nearing eighty-three years of age, and his last years have not been like those which the Psalmist foresaw, of labor and sorrow; but these years have been in many ways his best, his most energetic and fruitful years. This prolonged life, to one at the outset apparently physically frail, has come, by the kindness of God, but it has come largely by the ministry of that strong spirit in himself, strong and expectant, always taking up new work, looking forward even to new efforts and new successes. He seemed oftentimes lifted above the plane of physical danger, by the intense occupation of his mind and his will, on the great themes to which his life had been dedicated, and herein he has left a lesson for others.

I cannot but be reminded, also, how opportunities open before one who uses the first and narrower opportunities faithfully, in the spirit of consecration. Nothing could have been further from his thought at the time when first I met him, or in the two or three subsequent years, than that he should ever become the proprietor and editor of one of the greatest papers in this land, or in any other; but he did the work which was given to him to do, earnestly and with enterprise from the beginning; and so it came to pass that he entered into the larger sphere—not suddenly, but by gradual advance, in a natural ascension—until now the lines which he has inspired and molded have gone into all the world, and the words, quickened by his intelligence and guided by his purpose, have reached the ends of the earth. It is a great lesson to every man, telling him to do faithfully the early work and wait for the larger; to employ as well as he can his powers at the beginning, in any manly and fruitful enterprise, of good for man and of glory to God, and then leave God to open the further gates, which may open even now like the gates of the prison "of their own accord," before his angel.

One cannot but be reminded, also, how a man's work outlasts his life, and goes on into the subsequent years when he himself has been laid in the grave. The impress of his mind upon that paper which he was so largely instrumental in founding, and which for so many years he has controlled, is to remain as permanent as the paper itself; and in the coming time, when men are quickened by its inspiring suggestions, are widened in thought by its large learning, are stirred to new Christian enterprises by its eloquent appeals, the result will have been due to him who has given it its character in these past years. A man's work does not die, tho his life ceases on earth; and that is true in its measure of every one of us. It should make us recognize the responsibilities of life, and to estimate aright its vast privileges and opportunities, as we meditate upon it.

Then we cannot, of course, but be reminded that after all which has been done by any one on earth, or which any one has striven to do, even if unsuccessful at the time, yet facing the duty and rejoicing in the opportunity, the one great final possession of life is in the consciousness of having acted loyally to God and to man; of having faithfully performed whatsoever work was given to be done, however distasteful or even repellant it may have been at the time. So one still may be able to say with the Apostle, "I have fought a good fight, I have finished my career, *I have kept the faith.*" Our friend had learned that faith in his earliest years, at his mother's knee. He has kept it to the end; and those who loved him most may rejoice to remember this as they look back upon his career, may rejoice to remember this as they look up to where he has been welcomed by Him who endured, and who patiently and sublimely wrought on earth, through his years of earthly life, for the well-being of man and for the glory of God in the highest!

So we leave this friend to history and its award: rejoicing to have known him, rejoicing to remember him.

At the funeral services in the village church of Woodstock, Conn., on the morning of February 27th, the following address was made by Dr. Ward:

ADDRESS BY WILLIAM HAYES WARD, D.D., LL.D.

Friends: Back from the noisy city which was the scene of his business activity, to this quiet country town where he was born and where he spent his childhood's days, where he went to school; back to this place which he loved more than any other place on earth, which he chose for his home when he could be away from the place where his business compelled him to be during the busy season of the year; back to the friends whose affection he kept and whose love he desired, we, who were his relatives or his connections and friends, bring all that is mortal of Henry Chandler Bowen. And when I say all that is mortal, that does not mean much for him. That which is not mortal is character, worthy, strong and fixed; it is regard, reputation, which was honorably and nobly achieved, and it is, above all, that which depends not upon the vanishing physical frame. Only the perishing body is it that we can bring back. When the body decays, its parts separate one from another. The person lives in the soul, which is eternal. It was not the body that did the thinking, the planning, the working, that men honored, and that did good service for men in his generation; it was the soul that was within it, that animated the body and gave it its worth.

And so we here have gathered; and I am not surprised that so many of us have gathered in this beloved place to do honor to one who loved this town. I think of him to day as I know you would want to think of him. I am not thinking and speaking of him as I would in the city. I am thinking and speaking of him as I would among his friends, among whom he grew up and to whom he was glad to return, and I want to say what you would have me say of him. And so I speak but briefly of him in his active business life. It was an earnest, driving and pushing mind that took him away from this town to seek a larger sphere. He went to New York, as you know, and there engaged in business, such as any young man, any boy just out of his teens, at twenty years old might do, to find a place as a clerk at three hundred dollars the first year, glad to get it, and glad to have the promise, by engaging to labor for five years, of one hundred dollars additional each succeeding year. And so he worked faithfully for the first year and the second year, and then an opportunity came for him to secure a higher salary in another position at one thousand dollars. He did not tell his employers of it and he declined it, because he said to himself that it would not be right or fair to them to leave until his time had expired. So he remained with them through his time, and when it was out he went into business for himself, having as a partner a fellow-clerk, and in a short time built up what was, perhaps, the largest business of that kind in the city of New York. Then came a terrible financial crash, under which nearly every firm went down. I remember he told me once that then—it was after he had established THE INDEPENDENT—he had made a feature of publishing every week for years a list of all those who had failed, and some one asked him the question: "If you should fail would you put your own name in?" He said "Yes." And when that crash spread over the country and there had to be columns of names printed every week, he put his own name in. Then that was the end of it. He published no more the list of failures; but he kept his promise. Then his creditors were glad to give him an extension, and he established a new firm, and again carried on the same business with great success, building two large marble stores; the last one, perhaps, the finest there was in the city. Then came the great Civil War, and it was necessary that his firm should again suspend, because collections could not be made. I remember he told me of the immense assets which he had at the time above his liabilities; but it was impossible to collect them, especially as the debts were large in the South. So he determined then to go out of the business. He had done what very few men had done. He had succeeded grandly, but he found that the exigencies of the country at large, and not any fault of his own, had broken down his business. Then came another opportunity to him. He determined that he would engage in the publishing of the paper with which his name had been connected for so long as one of the owners, himself becoming the sole proprietor; and he built up what became the leading religious paper of the country, and he made it a power and a success, being himself the guiding spirit in it, having himself the entire charge and control of it: and what it was it owed, more than to any other man, to his energy and decision and to his good judgment.

I pass briefly over these things. I want to say that it is a rare man that could come in this way, without one particle of advantage of any sort, except what he could make for himself, and build up this great success in these business lines in the greatest city of the continent. I say this, for I believe he was a strong man. I have known a great many men, but I have known very few men that seemed to me as strong as was Mr. Bowen. However, I will not dwell on this point. I want you to look upon him from another point of view. I want you to look upon him as a philanthropist. Mr Bowen, in his very earliest years, somehow brought into his mind the fact that he must do good to his fellow man: that wealth, influence, power were not given to him to use for himself: and he must have determined almost as a boy that he would do what he could for his fellow-man in large ways. I am not surprised to learn that when he was a youth here in this town he was the leader in establishing a temperance society, tho it was a strange thing in those days and temperance was not popular, and he had not been brought up under influences which would entirely lead in that direction. Every store sold rum in those days. Yet I can explain it, for there was an influence that came into his soul, through his blessed mother, I doubt not, which led him to say, "That is wrong, and that which is wrong I will stop, as far as it lies in my power."

Then he went to New York, and on going into business he happened to be thrown with the two leading philanthropists of the city of New York, his employers, Arthur Tappan and Lewis Tappan. No men stood higher for credit, for business ability, and especially for love of their fellow men than they. You old men here know who Arthur and Lewis Tappan were. I will not stop to tell the younger ones who they were, but there were no greater and grander men in New York. And Mr. Bowen doubtless learned from them a strange lesson for those days, and that was that slavery was a sin against God. They taught him to hate it, and he hated it with a burning hatred; and he was determined to do what he could to overthrow it. Accordingly, when there arose those Negro riots in those early days when he was a clerk in Tappan's store he was one of the clerks that armed themselves with guns and defended that store against the mob. And when a little later antislavery agitation became more and more earnest, and the division between the people in their sentiments was more and more marked, he, with his business so largely in the South, having as customers Southern planters and traders, never flinched one iota in his opposition to slavery.

He had at that time been one of the founders of THE INDEPENDENT, and the editors, with his sanction and good will, made that a strong antislavery paper, and the daily papers of New York attacked it bitterly and attacked him bitterly. "What means it that this firm of Bowen & McNamee that is trading with the South is now fighting the South?" Indeed, there was no term too bitter that could be written in the English language to be applied to his firm. When it was proposed to get up a meeting in Castle Garden for the purpose of showing that the business community in the city of New York would support the South against what were termed the pestilent agitators who were trying to break down slavery, and the promoters of the meeting were endeavoring to get every firm in the city to sign the call for it, Mr. Bowen's firm refused to sign it. Immediately his firm was blacklisted, especially in the South; and so when he was asked about it he published that famous manifesto which declared that the firm of Bowen & McNamee had their goods but not their principles for sale. I have sometimes thought the family were tired of hearing that repeated. I never tire of hearing it. It was one of the great words of my youth. When I first came as a student to New York I used to go by his store and say to myself: "This is the store of the man who said he had his goods and not his principles for sale," and I used to wonder what kind of a looking man he was, and if I should ever know him. My friends, there was added in that expression a grand phrase not only to the English

language, but it was one of the finest utterances ever made of a strong, undaunted principle that would put God and human rights before any personal consideration, and that would risk poverty or death to maintain them. It was one of the noblest expressions that ever came from human lips, and I do not care how often I hear it repeated. I would have it impressed upon the heart of every young man who is going into business. And that philanthropy which led him thus to speak and thus to act pervaded all his life. He was a strong man for temperance and for human rights in every direction.

Now, one word about him as a Christian, and here I come to that which is nearest and deepest in a man's character. I do not refer to the fact that he had the outward forms of a Christian. I do not refer to the fact that family prayers were always an institution in his household. I do not refer to the fact that he was a faithful worshiper in the house of God and a supporter of the Gospel. I go back to what I have heard him say of his mother, and of her influence upon him. He came from a godly stock. He came from a town and from a people that loved and worshiped God. Woodstock has had a glorious history. A noble body of men were those early families that came from old Roxbury to found New Roxbury. It was the Apostle Eliot, one of his ancestors, that first discovered this place, and, as you know, preached here to the Indians before the town was settled; and among those first settlers were the Chandlers, Lyons, Marcys, Bowens, and others whose names you will recall, and whose homes were made among these hills and vales. They were godly people. They believed in Jesus Christ. Religion was a part of their lives. And so our friend was taught at his mother's knee to pray, "Our Father, which art in Heaven"; and I have heard him tell how in his earliest boyhood his mother used to take him around with her on her visits to gather the little sums that were pledged by the women in this town for the missionary collections in the early days of the American Board. And there at his mother's knee and at his mother's side he learned to serve God, to worship God, and to feel that it was a part of his duty to give the Gospel of Jesus Christ to the whole world.

So when he came to New York, the first thing that he did was to connect himself with a Christian church in the town of Brooklyn, and then almost the next thing was to take part in prayer-meeting. He was asked if he would lead a neighborhood prayer-meeting, and he consented. It was a strange thing in those days, and the elders in the old Presbyterian church said: "What does this mean? Here is this young man holding prayer-meetings. Is it right? He has not been ordained to it. We must consider this." And they appointed a committee to go and see if he was doing it all right, and ascertain if it was a proper thing for this young man, scarcely more than a boy, to be holding prayer-meetings; but they concluded finally that he might be allowed to do it. He was modest and felt that he was not fully instructed, and he was in doubt whether he ought to continue, until he met a good missionary from the Sandwich Islands, and he told him of the trouble that he had, and asked his advice, and good old Mr. Thurston put his hand on his head, and said: "Young man, I do hereby ordain you to go and do all the good you can." That was an ordination from Heaven. It was just as good an ordination as any minister ever had to go and do all the good he could It was the very ordination that Jesus Christ put upon every one of his disciples, and it is strange that we sometimes think that we have got to have church permission to go and do all the good we can.

Accordingly, he felt that there was more good needing to be done, and he loved the old Congregational order, the Church of his mother, the Church of his fathers, and of his grandfathers. And so he determined that there should be such a church in Brooklyn, and he led in establishing the old Church of the Pilgrims, in Brooklyn, of which Dr. Storrs became the pastor; and he himself was the man that asked Dr. Storrs to come and preach in that church. And so shortly afterward he helped to establish Plymouth Church, and it was he that was instrumental in calling its first pastor. His best zeal was devoted for years to the establishing of these churches, not only in New York and Brooklyn but all over the country; and there was scarce a church that needed help or advice that did not apply to Henry C. Bowen, and get it. I remember his telling me more than once of churches in New York and in other States, as far west as Wisconsin and Iowa, that applied to him for advice and always for money. I remember he told me on one occasion that he told the man who made the application to him: "You go up and down along the Housatonic River and present the cause of your church in those manufacturing towns, and then come back and report to me." The man followed his advice and got the help he needed. At last a time came when he said that there must be something more done; and so, with others, he formed a plan for a convention of all the Congregational churches. The first great convention was held at Albany for the purpose of considering what should be done, and at that convention the firm of Bowen & McNamee promised to contribute $10,000 if the churches would raise $40,000 more, and it was done. Then afterward, when they were forming the Congregational Union, in order that the churches of New York might have an annual festival day with eloquent addresses and good fellowship, he went to the meeting for its organization, and pled that there be put into the constitution a provision that the Union might care for churches needing aid in erecting houses of worship. Most of those present objected, and said: "No, you will be calling upon the churches too much for money"; but he urged that it be at least allowed, and at last his views prevailed, and it was done almost against the will of the meeting. As good old Dr. Bacon said at the time: "Mr. Bowen has done a good deal for our churches, and we might as well humor him." So it was that the Congregational Union was established for the purpose of helping churches that needed aid in building. And do you know that now that is all there is left of that society, now called the Congregational Church Building Society. He was an active member in it just as long as he was able, and when he withdrew from it he wished me to take his place as one of its trustees. The Presbyterians followed on the same lines, as did the Methodists and various denominations, and they established similar societies for the purpose of aiding in the work of church erection. All this followed as a result of that first instruction in duty given by Mr. Bowen, the dear friend whose physical form lies here before us.

There was no sort of useful activity in which he did not take an interest. He was faithful to it all. He devoted himself to it. I should love to speak of him as a citizen and patriot. Few men have loved the country more than he did. Few men have held nearer to their hearts the interests of the nation than he. But I would speak of this rather in connection with his love for his own town of Woodstock. There was something beautiful, something pathetic, something magnificent in the way his heart went out to his old home. It is not a selfish soul that loves its native town. It is not a selfish soul that plans and contrives and thinks, "What shall I do for that dear old town that gave me birth?" And so it was that almost from the beginning of his coming here he determined that whatever he could do for Woodstock he would do. Well, you are his witnesses, and it is not for me to say what he did. You have seen it, you have known it, and you have known what a citizen he was. The thought came at first gradually to him that this town must be beautified, there must be trees on the Common, and he wanted the place made attractive. Then came the thought of the dear academy, the place where he had himself, as a boy, been to school, when it had been his ambition that he might leave it and go to college: but he could not, as his father needed him as a clerk in his store, and he had to leave school at sixteen years of age. His first gift to that academy was a bell, and he has labored in many ways to assist that institution. I do not need to tell it; you know it.

Then came the further thought that he would provide somehow for this place one of the most attractive resorts, such a resort as there ought to be in every town, some place for the citizens to enjoy themselves in; and you know what he did for Roseland Park. He did not call it Bowen Park, but he named it Roseland Park. He labored for it; he gave his money to it; he gave his time to it: and no deeper interest and no more earnest labor did a man ever give to the work of acquiring a fortune than he gave to the welfare of this town and of Roseland Park; and it was a fact that both his citizenship in the town of Woodstock and his citizenship in this great and glorious country that he loved, combined to make him do that which, more than anything else, has for the last twenty-five years made Woodstock known to the world. It made him bring together to this place the most famous men of the country: Presidents of the United States; Members of the Cabinet; Judges of the United States Supreme Court: Senators and Representatives in Congress; distinguished poets, orators and clergymen, that they might instruct the people; that we here might see and listen to the greatest men and women that the country produced, and that there might go forth from his own dear and loved Woodstock a worthy power and influence for patriotism, for love of country, which should be felt all over the world. When the time came that the expression of enthusiastic patriotism on Independence Day seemed to fail over the land, and speeches ceased to be made on the Fourth of July, and the youth ceased then to be taught that they most honor the fathers of the country, he never wavered, but he kept it up, and magnified the lesson. It has been a grand lesson. I thank him for it, for it has brought me here year after year that I might see your faces and see him, and witness his devotion to this noble work. The country, too, thanks him and honors him for it.

And now I ask myself, as I consider the breadth of the man, as I consider how many fields he has been great in, as I consider what a strength there was in the man's character, a strength which was not simply in one direction, but was in every direction: when I consider how he who had but a slender opportunity for education, as the world calls it, compelled to leave school when he was sixteen years of age, and not enjoying the opportunities that the young men and the young women of our day have, and when I consider all he was able to accomplish for himself, for his household, for his town and for his country, I ask myself how it all came about. What was the cause of it? Was this privilege for him alone? Was it his chance only, and no other boy's chance? How few there are who do such work. Woodstock has been favored in producing distinguished men, whose names come to your mind: Morse, Lyon, Holmes, McClellan, Walker—men that have made themselves, that have made the country famous. I often ask myself how it happens that he adds his distinguished name to a distinguished list. Well, it is partly something which we cannot acquire for ourselves. It is partly—and we must acknowledge it—innate power, power that God gives. It is partly that strength of mind, that ability to grasp, that ability to think quickly, and think accurately and exactly, which not every man receives. It is not every man that can do what Mr. Bowen did, because God has not given the natural power to every man that he gave to him. An old merchant once told me, as I was talking to him about Mr. Bowen, "He was the quickest buyer I ever saw among all the merchants of New York. He would go along a line of goods and appear only to glance here and there, and would say, 'I will take so much of that, so much of that, and so much of that,' and it was done; while other men would take minutes or hours to decide." Why was it? He had quickness of intelligence. He could see all around a thing in a hurry. Thus he had a power to put things together and to judge wisely. He had judgment as well as the quickness of intelligence. Now, that quickness of intelligence does not come to every man. Some people are slow by nature; but he was one of the quickest men by nature that I ever met. It was even so in his old age. He would move rapidly. When he was a man over eighty years of age he was quick and alert in all his movements. That he got from a noble ancestry through the good gifts of God, an ancestry in whose blood flowed the best strength of New England. I do not believe that a stronger or a better line of men ever lived in the land than those through whom he had his heritage.

Then, added to this native quickness of perception and judgment, there comes an earnest determination to accomplish something. I do not forget now that I am talking to some young people, who are his successors in this academy, who are children, scholars in school. For some of you there may be just as much success in store as there was for him if you follow good lines and right methods. It was a determination to accomplish something which took him, at the age of twenty years, to an unknown field. It was a determination and a persistence that made him successful in life. There was no dilatoriness; there was no laziness, no ineffectiveness; all was keen, earnest, active diligence of effort to accomplish all he could in life. He had a mighty will, and a personality no less genial for being unyielding.

Then there was, with that, what lies behind it all, what gives a good and noble aim to it all—the power of conscience. A man may have great natural abilities and may waste them utterly: he may accomplish nothing. A man may have great natural abilities and exercise great diligence, and may accomplish only what is unworthy; he may be an injury to the world. But give a man large natural abilities, and then give him a diligent earnestness, and then give him a determined spirit that he will obey the law of God and do what he can with his powers, and then it seems as if there is no hight of useful success which such a man may not hope to reach. That was the cause, more than anything else, of Mr. Bowen's success. He had a will which nothing could shake when he had made up his mind that he was right. And it did not take him long to make up his mind. Now there is a danger in such a character. The danger is—and I do not say he was perfect—that a man may make mistakes. But let a man be determined to do what is right, and those mistakes will correct themselves. Now, with him there was this regnant purpose in his soul that he would accomplish to the best in his power, without fear and without favor that which he had made up his mind was right. How many times he has said to us who were on his editorial staff, "You go ahead and do not be afraid; I am not scared a bit." I tell you that gave great strength to those who were associated with him, to feel that he would stand behind them, and that he would go straight forward to what he believed was right and was the noblest end to be accomplished. So it was that he achieved his life's work in faith in God, in trust in his Son Jesus Christ, and with a determined will that he would succeed, that he would do that which he had set out to accomplish. And I say that that kind of a success, in a large measure, is before every young person in the land. No young man need be afraid that he cannot accomplish something of that sort. He may not have the very large natural abilities that Mr. Bowen had, but what abilities he has he can use with a similar intensity and found them on a similar conscientious purpose to serve God.

I do not now forget that I am here in the presence of his friends who have watched him from year to year during all this long period of life, and I do not forget that they would like to know what were his last days. He was, as you know, vigorous and active, you may say, up to the last year of his life. For a month or so during the winter he was confined to his house, part of the time to his bed, but with good care he seemed to recover very much, and he came over to his office every day. He was in his office as late as the Friday before his death. You know he died on Monday afternoon. As late as the Friday before his death he was in his office and talking with those there, somewhat about business, and quite as much about that which seemed then to be even nearer to his heart than any business—I mean his hopes and plans for Woodstock on next Fourth of July. He read to us then the letters that he had received from distinguished gentlemen who had promised to take part in this peculiarly interesting occasion, and his heart was very deeply and warmly set upon making it a grand success, the best of all these occasions. Then he was not so well on Saturday, but on Monday morning he sat up in his chair, read the morning newspaper, played with a little baby granddaughter, Paul's child, and soon was feeling worse and lay down. Then the family saw and the physician saw that the end was approaching. The members of his family had not expected it, and the sons were at their business in New York. They were sent for. I went immediately from my office to see how he was. And let me tell you that there, as the doctor was not at all certain that he was more than half conscious, I knelt down by his bedside and prayed with him and committed his soul to our Heavenly Father, hardly supposing that he would notice my words; but to my surprise he said, when I finished, "Amen, amen, amen," repeating it thrice. I then told him that his time had almost come, and asked him if his faith and trust were in the loving Father in Heaven and in the mercy of his Son Jesus Christ. He said "Yes." Those were almost his last words. Perhaps his last conscious words were in answer to one of his sons who said, "We all love you, Father," and he said, "I know you do"; and then he turned over on his side as if to sleep, breathed softly a while, and then died; and we who stood around his bed could not clearly discern when he ceased to breathe. We thought him dying when he slept and sleeping when he died, so quietly did the flame of life expire.

Thus he went to be with his fathers and to be with his fathers' God; and we who are left behind feel, and you feel, that one generation cometh and another goeth, but the good Lord reigns and lives forever; and our trust and our hope are in that Father in Heaven, who gives us good men and great men and women, and those who teach us in our childhood the blessed lessons of faith and trust—those dear ones whom we have buried in yonder cemetery that are so close yet to our affections. God gave them to us

and when God takes them away we do not mourn. We cannot mourn in a case like this. When the apple is ripe let it fall and be gathered. We would not have it otherwise than the law of nature commands. We would have it be that there shall be the memory of a great and glorious and noble and historical life, and that that life shall thus continue and go down through the ages. Mr. Bowen's name will not be forgotten; and if his name were forgotten, and if your name and mine were forgotten, yet if we have served our God and our fellow-men with the light that God has given us, even as he tried to serve God and man, our influence will remain and our names shall be written, even if they soon fade away on earth, eternally in the Lamb's Book of Life. And there shall all of us—you old men and old women who have grown up with him in the same faith, and you of younger years who shall linger longer or perhaps soon follow, and you boys and girls in school—there shall all who trust in Jesus Christ live in the eternal blessedness of that glorious kingdom which Jesus Christ has prepared for his saints.

Dear friends, we now bid good-by to a form that we have honored and loved. We bid good-by to the vision of that form; but we bid not good by to the memories that cluster around him. We bid not good-by to the work which he has done for this town and for the country. We hold those in eternal remembrance. The influences which have gone out from the boy who, leaving Woodstock Academy, went out into the larger world and gave himself to man and to God, and, with an invincible determination, carried his purpose through eighty-two years of life, and finished his course and kept the faith, shall go down through the ages. And may God grant to each one of us when our time comes that there may be given an abundant entrance with him, and with our dear ones that have gone before us, into the eternal mansion which Jesus Christ has prepared for them that love him.

The following tribute to Mr. Bowen appeared in the Brooklyn *Daily Eagle* of the afternoon following his death, and is from the pen of its editor, the Hon. St. Clair McKelway. We have thought it well to give this single tribute from all those that have appeared in the press, as it represents the sober and final judgment of the city of Mr. Bowen's home as uttered by the leading paper of Brooklyn, which at one stormy period was accustomed to speak of him in other language:

"HENRY C. BOWEN.

"The death of this man at 82 was not unexpected. For several years he lived largely by will power. He inherited a habit of longevity in a constitution which was never remarkably robust. Himself and his ancestors in several cases owed their long lives rather to the regularity of their habits and to their alternation of labor from city to country, and back again, than to any especial vitality. Connecticut men are reasoners. So long as there is reason for them to try to live, to live they try. They generally succeed to a degree rare in the experience of other folk. The vital persistence even of invalidism in Woodstock County is almost equal to what it is in Fairfield County, Connecticut. The average of duration in both counties exceeds that of almost any other locality. Henry C. Bowen in eighty-two years survived most of his enmities, and to the last, for various causes and by diverse methods, not only increased the number of his friendships, but changed some of those who had been hostile to him into friends.

"Neither the Brooklyn estimate nor the Woodstock estimate should be exclusively applied to this man. He was a United States figure. He was a leading force in trade before he became a magnate in merchandise. He was a strong factor in merchandise before he became a newspaper publisher. He was also an abettor of comprehensive commerce and a foundation layer in great insurance undertakings. These careers were strictly evolutionary. He graduated from barter to shop-keeping, from shop keeping to large insurance activities, and from them into publishing on a scale which was little apprehended. Most men thought that THE INDEPENDENT was his only publishing venture. Not so, since for a while he published a daily political journal here and broke the record, up to that time, by making money out of it. He was also to his death the owner of a very large printing press plant in New York City on which several flourishing trade publications were printed and the amount of business which he did incidentally, as it were, in this way more nearly approached in volume the showier activities of his life than many would think.

"The respects in which he stood out comprehended his relation to American Congregationalism, his relation to religious, political and ethical journalism in THE INDEPENDENT newspaper, his relation to oratory and patriotism as a man who secured every year the services of the masters in the art on behalf of the principle, and his relation to his native town as a factor and benefactor of its interests and of its charms. He also had for a while a passing relation to office-holding as a collector of internal revenue here, in the war times, when the position was as onerous and as inquisitorial as it was essential to the levies which were in turn necessary to the preservation of the Government by force.

"In all of these large respects he became an historical figure. More than any other man he organized the Church of the Pilgrims and Plymouth Church, and was more effective than was any other man on the side of the material considerations which brought Richard S. Storrs and Henry Ward Beecher to Brooklyn. He was also an organic force in the creation, or, at least, in the development to a broad life of the great foreign and home missionary boards of American Congregationalism. He started THE INDEPENDENT in conjunction with many eminent men, and among them he was not, at the outset, rated as more than an incidental influence. They, however, either tired by the way, or were absorbed by other interests, or fell asunder by disagreements. His rod, like that of Aaron, swallowed up all the rest; and he became the principal owner of the paper, which for a long time was edited by a sort of ministerial syndicate, and on which he afterward tried the experiment of editorship by individuals. Neither experiment reached half the duration of that exclusive control of it by Henry C. Bowen which only his death on Monday brought to an end.

"If on THE INDEPENDENT he claimed, held and exercised exclusive control, the ambition of his assumption did not impair the most generous recognition by himself and by the public of those who, working with him, labored, without other than helpful interference from him, on the lines of their best gifts and views. Samuel T. Spear, Joshua T. Leavitt and John E. Bowen and others, among the dead, could have witnessed to this, and William Hayes Ward, Clarence Winthrop Bowen, Maurice Thompson and the Revs. Dr. Carroll and Twining, with many others, among the living office workers on the paper, could now testify to it likewise. Plus these a cloud of witnesses, thousands for number, as contributors on matters of theology, politics, morals, sociology, religion, science, art, poetry, literature and busines could bear the same testimony.

"Mr. Bowen was the pioneer of the symposium as it has come to be called in the journalistic literature or in the literary journalism of America. Sometimes he would group contributions on a single subject in one issue. Generally, however, every issue was a diffused symposium of converging views on what may be called the philosophy of life for this world and the world to come rather than a specially concentrated series of rays on or from the central sun of a single topic. No paper has approached THE INDEPENDENT in the art and sweep or magnitude of this work. The skill of selection and the influence or means to command the grand army of thinkers on the same or parallel lines were an application of the business powers of this man to journalism which entitles him to long and strong regard.

"More than a paragraph could be given to, but a paragraph will suffice for what he did for Woodstock. He lifted it from an unconsidered village to a resort. He transformed it from a disputatious and polemical community between narrow lines of political and sectarian opinion into a veritable shrine of patriotism on every anniversary of the declaration of freedom by these States. He found it an unimproved, bucolic hamlet, and he applied by example and by persistent advocacy the energy which rendered it an emerald delight amid its own environment of valley and of mountain. The simple and spacious rural home which he there made for himself kindled others to whom the town had given birth and the world's wealth, there also to lay the foundations of charming and comfortable establishments. The railroad was brought near enough to the place for easy access by driving, but kept by salutary distance far from the madding crowd of tumultuous tourists. To the improvements which he wrought and to those which he stimulated he added the gift of an extensive and beautiful park, attractive with landscape pleasant with waterscape, and furnished with all graceful and grateful facilities for restful or for inciting communion with nature. He did all this in such a wise way that the certainty by nominal charges of enough revenue for its continuance, without the help of others, was supplied. And then, contagiously, the simple educational methods of the town enlarged to academic and fitting schools for the training of both sexes that can well be a profit and a pride in the time to come.

"The service he did to patriotism by the Fourth of July gatherings at Woodstock belong with his consistent career as an American Abolitionist. He was born in an antislavery atmosphere. He was an opponent of slavery from his mother's knee to his own grave. When he came to New York, a lad, he chose his social life among the liberators at a time when the Church apologized for the institution, when politics flattered it, and when society, to say the least, condoned it. He went into trade when Northern business was under a form of chattelhood to Southern interests, and when the threat of proscription made pulpits silent on human rights, much journalism the thrifty advocate of human bondage, and nearly all counting rooms the cowards' castles of calculating bargainers. As soon as he could, having co-operated in bringing two great preachers of liberty to Brooklyn, Henry C. Bowen, still a dry-goods merchant, started THE INDEPENDENT and abetted all the movements for freedom. Threatened with the withdrawal of Southern patronage, he declared in his advertisements: 'We sell our goods, but not our principles,' and he stood by that until the storm came and while the storm lasted. His first investment in public speaking, as a form of force for the right, was the engagement of Abraham Lincoln to deliver in the Cooper Institute the speech which drew to him the influences that nominated him for President of the United States. During the War the whole nation was a camp or a forum, and special appeal either to arms or to oratory was needless. But between the engagement of Abraham Lincoln and the last occasion of oratory on the Fourth of July in Woodstock in 1894 is a line that should no be lost. Those occasions covered twenty-four years. They began in the middle of Grant's second Presidency. They grew in importance and significance almost every year. They attracted not only the attention of the nation, but of the world. They were a potent force, and they are a lasting influence on the thought of men for liberty, for Union, for temperance, for progress, for toleration and for brotherhood. They should not be forgotten whenever the credits for results which should be paid to this man are cast, and they shall not be.

"We have spoken of the public aspects and of the public works of this man. These, after all, are the aspects and works in which he was of importance and in which, after the bubbles of report have burst, and the sediment of sensation or of savagery has been washed away by the waves of time, he will be of interest to others. There is no place in the world in which personal opinion could be more divided about him than in Brooklyn, and there was no man hereabout whom that opinion could more sharply and signally divide. We have thought, however, that it was most wise and most just to treat of him solely on those lines which neither challenge assent nor stir antipathy; and we are sure that that is most wise and most just. He had his enemies. They are dead. He had his enmities. In some breasts they still survive concerning him. The better tendency of the years, however, has long been to recognize the fact that he suffered wrong, who was also charged with inflicting it, and that he endured misinterpretations and injuries, who was also charged with their commission. Agreement upon the fact that he suffered and endured them is, indeed, unanimous. Agreement upon the charges brought against him is far from unanimous, and it would be neither right nor fair to recall the proof sheets of a stormy career from the revision to which they have gone at the hands of Divine mercy.

"There is none on the *Eagle* who inherits, shares, or would perpetuate the animosities of which in other days and to other persons he was here the occasion or the cause. The dead past long ago buried its dead. The living here cut themselves among none of its tombs, and would rather face toward the future, while living in the present, than accept any legacy of ended hates or coffined controversies. Between the *Eagle* of to-day and the man who died on Monday has long been respect without intimacy, good wishes without qualification, and kindly interchange of thought and feeling, without any needless consideration of other times and other folk and former fightings, whereof the truest treatment is oblivion and not appraisal, renunciation and not revival. We have no difficulty in saying of the man, whose merits as well as whose defects were on the side of his qualities, that he well did not a little good in his day and generation, and that, doubtless, he suffered with patience and with strength, and, as far as we could see, without animosity, no little measure of injustice which time should soften to forgiveness and which death should send into silence. That he forgave and that he was forgiven will be the hope of those who were the friends of his enemies, and who are glad to say that they were, and are not, the enemies of his friends. To his kindred the community will extend its most respectful condolences on the loss which they have sustained in the death of a kinsman who, however construed otherwhere, was never misconstrued in the hearts whose life blood was a very part of his own."

OUR WASHINGTON LETTER.

BY JANET JENNINGS.

THE little "rift" in the Republican side of the Senate is meat and drink to the Democratic Senators. They have enjoyed nothing so much for many a day as the Republican "bolt" on the Tariff bill, and its somewhat startling, but interesting sequel in the speech of Senator Carter, of Montana. Their own party dissensions, breaks and blunders is an old story of which the country has long been weary, but so largely, it would seem, an essential feature of the Democratic Party, that lack of harmony is its distinguished and distinctive characteristic. When these conditions were shifted over to the other side of the Senate the Democratic Solons presented a solid front of lively interest and immense enjoyment. Looking down from the galleries it was a question which was the more humerous picture, the smiling, alert faces of the Democrats or the grave foreboding faces of the Republicans. The Populists alone showed no emotion. Why should they? It was not their "funeral"; and they could afford to look indifferent, like the aboriginal American, who maintains a stolid silence, at the same time he is bubbling over with high spirits and intent on the war path.

While the Populists have held the balance of power right along in the Senate, they now, apparently, have the Republicans more at their mercy than ever. Senator Allen, of Nebraska, is easily the Populist leader, partly because of his ability, partly because of his temperament, but more than either, perhaps, because one never knows just what Mr. Allen is going to do. Senator Allen's personal appearance is in his favor. He is a man of powerful physique, tall and broad shouldered, with a certain dignity, and a calm and deliberate manner. This calm and deliberate manner is often exasperating to his opponents in debate, but a great safeguard in protecting him against all and any ridicule or sarcasm to which he is quite impervious however sharp the thrusts from Democrats or Republicans. Senator Allen is forty-nine; tho his full, smooth-shaven face would pass him for a younger man. He is the only one of the ninety Senators who includes in the biographical sketch of his career, as set forth in the "Congressional Directory," the date of his marriage. Whether Mr. Allen was more happily impressed by the event than other Senators, or whether it was from convictions of equal rights, is not clear. But in this respect Senator Allen's sketch is unique, tho in detailed greatness it is not nearly so complete a biography as many of the rest.

It was a great day for the Populists when the break in the Republican ranks showed the vulnerable point, and it was well known that the Populists would not be slow to take advantage of the situation. But when the Populist leader arose and, looking directly over to the Republican Senators, stated with emphatic deliberation the terms of a bargain by which the six Populist votes would be given to carry the Tariff bill, it almost took their breath away. The first to rally from the shock was Senator Chandler, who declared the Nebraska Senator was out of order, that there was no debate before the Senate. But the Republicans had been more or less absorbed in anticipation of Senator Carter's speech, and the Democrats also, tho with entirely different feeling, so that Senator Allen had secured his "unanimous consent" to talk without half the Senate being aware of it. Of course Senator Chandler sat down, but looking a trifle disgusted, and Senator Allen held the floor.

"We are ready," said the Populist leader, slowly, measuring every word, "to give you six Populist votes—swallow your nauseating and unjust tariff measure—if you will give us free silver." These were the terms on which the Republicans could have the Populist votes, and without these votes it would be impossible to pass any revenue measure whatever. For a moment had a pin dropped on the soft, carpeted floor of the Senate, one could readily fancy it might have been heard. Then there was a little flurry of words between Senator Baker, of Kansas, who desired to know if the Populists would take payment in free silver coinage limited to the United States. The reply was in the negative; it must be all, or nothing—the mints of the world open to free coinage. Then Mr. Allen calmly proceeded, and for a half-hour denounced the Republican Tariff bill as all that was obnoxious and offensive to the Populists and unjust to the country, but returning frequently to repeat his offer of the six Populist votes, which he said the Populist Senators were pledged to give if the Republicans would place a free silver amendment on equal terms with the Revenue bill. He held up to the Republicans the condition of the Treasury, the hard times generally, and then sat down with the air of a man who had done his duty.

By this time the tension, in anticipation of Senator Carter's speech, was tightly drawn, and, as if to slacken it, several Senators introduced bills, to be referred to their respective committees. Senator Carter's speech, tho ostensibly an explanation of the reason which led to the "bolt" from the Republican ranks of himself, Senator Teller, Senator Dubois and Senator Mantle, was as a matter of fact, a pretty severe arraignment of the Republican Party for ignoring certain planks in its platform. The House Revenue bill, in the hands of the Senate Finance Committee, Senator Carter declared, was a combination of the Wilson bill, the ad valorem tariff, and a horizontal scheme of protection, unworthy of Republican support. Of the two planks in the Republican platform in 1892, one on protection, the other demanding the use of silver and gold as standard money, the latter had been totally ignored by the party. Mr. Carter held the Eastern Republicans responsible for now giving the platform a construction which meant the wiping out of the last vestige of silver legislation from the statute books. The Tariff bill was, with its glaring inequalities, a manifest injustice to the wool-grower, and the bill was an un-Republican condonement of the Wilson bill. The Montana Senator paid his respects in sarcastic terms to those Republicans who took

heir "cues from a Democratic President," and were willing to sacrifice their principles every time "Mr. Cleveland nodded his head." His review of the manner in which the President had diverted attention from the disastrous effects of the Wilson bill, by crying out against silver, and originating a war scare, in order to float another issue of bonds, was a masterly bit of description, keen humor and sarcasm. He said Mr. Cleveland had displayed a tact that amounted to genius, a tact such as no President of the United States had ever possessed. Senator Carter's speech, tho dealing with the tariff, was a strong plea for bimetallism, on protection lines. He has a good voice, a dignity of manner, and his speech throughout was able and adroit, and at times brilliant. It was followed by Senator Teller and Senator Sherman in a brief but warm controversy over the understanding of bimetallism; and Senator Hoar's defense of New England's attitude toward the Western States and their interests—altogether making the "family quarrel," more than ever interesting to the galleries, satisfactory to the Democrats, and not in the least gratifying to the Republicans. The fact that Senator Carter is the Chairman of the Republican National Committee, adds vastly to the importance of his speech and to his action on the Tariff bill.

Senator Carter, Senator Mantle and Senator Dubois are young men, comparatively, no one of the three above forty-five, and each serving his first term in the Senate, Mr. Carter and Mr. Mantle in their first year's service. Senator Teller may be regarded as one of the old Senators, entering the Senate twenty years ago, and, with the exception of three years, when President Arthur's Secretary of the Interior, in constant service. For the past fifteen years Senator Teller has made a study of the silver question until he is completely controlled, perhaps I might say, hypnotized by free silver. The Colorado Senator admits this influence and power of free silver. Three years ago, he said, laughingly, but none the less earnestly: "I suppose I shall be called a crank—a free silver crank. It would not be strange, for it is one thing to which, for a dozen years past, I have given all my thought and study. I am absorbed by it, and really I am not fit to talk about anything else. This money question crowds out all other subjects, and makes them of secondary interest and importance."

The Secretary of Agriculture is receiving marked attention from Congress. Senator Vest began with the seed question, and kept it going until fiber flax, the publication of books on diseases of horses, and everything else of real or supposed benefit to the farmer, is likely to be restored by the House on former lines in the Department of Agriculture. Secretary Morton abolished the seed division some time ago, as in his opinion the distribution of seeds to farmers through Congressional channels in no wise promoted the interests of agriculture. The pursuit of Secretary Morton is not a party matter, as he is more severely handled by the men of his own party than by Republicans. The point seems to be that Congress makes the laws which the Secretary is to execute, and Congress makes appropriations for specific purposes which the Secretary is not to pervert to any other use. The Secretary of Agriculture may not be a practical farmer—indeed, there is no evidence that he claims to be. Planting trees on Arbor Day would hardly be included in practical agriculture. But the Secretary has beautiful ideals, and in the way of symbols, emblems, or whatever they are as decorative agriculture, he has never been surpassed by any predecessor. For example, at the "Cabinet dinner" given by the Secretary and his sister, Miss Morton, to the President and Mrs. Cleveland on Shrove Tuesday evening, the table was a marvel in agricultural designs. The centerpiece was a plow of red carnations and smilax, on either side grain-stacks of yellow spun sugar; at the four corners of the table were wheelbarrows of confections in the shape of vegetables; ices were served in hayracks, and Roman punch in cups the shape of apples, peaches and pears. But no matter how pleasantly these suggestions of the farm and kitchen garden would impress the guests, it is doubtful if they would find favor with Senator Vest, or with the rest of the Democratic statesmen, who do not approve of Secretary Morton's methods of dealing with their rural constituents. The prospect, however, for the distribution of seeds in time to be available to the farmers this year, is by no means promising. It is one thing for Congress to "haul over the coals" the Secretary of Agriculture, but quite another to compel him to do its bidding. In the first place it is extremely doubtful if the joint resolution passed by Congress, will be approved by the President. But if it is, then it is said to be the plan of the Secretary of Agriculture to throw the re-incarnated seed division into the classified service. This, of course, would necessitate a call on the Civil Service Commission for skilled clerks, who could not be supplied until after special examinations held throughout the country, which would cause sufficient delay to render the seed business, for this year, quite hopeless. The seed division has never been in the classified service, as the work is of a temporary character, the time given to putting up seeds for distribution being limited to about three months in the year. The force employed was, with but few exceptions, women, who were paid by the day. Some made little bags for the seeds, others assorted and put the seeds into the bags. Apparently, proficiency in mathematics, grammar and geography, or the lack of it, had no direct bearing on the work. But the classified service has become very elastic. It now includes our Consuls abroad, who must pass an examination to prove their fitness for the positions in which they desire to serve their country. If it is to include as well, experts in the art of making seed bags, assorting and putting up seeds in the Department of Agriculture, then one need not wonder how, and in what other directions, the elasticity of the classified service will bear stretching.

The death of Mrs. Waite, widow of Chief Justice Waite, brought sorrow to many friends, who esteemed and loved the Chief Justice and his wife. After the death of her husband, Mrs. Waite leased the large house in I Street, which had been their home, and settled in a smaller house near Scott Circle. Here she lived quietly with her daughter, going North for a part of each summer, usually for a visit to relatives and friends, at their old home, Toledo, O. The shifting conditions of official life in Washington bring frequent changes. But Mrs. and Miss Waite held to a large degree their former circle of friends, to whom the charm of Mrs. Waite's lovable character grew stronger with her years. Mrs. Waite's illness began last October, with a slight stroke of paralysis, but from which, apparently, she had quite recovered. Later, symptons of heart trouble developed, but it was not until a few days before her death, that her condition gave alarm to her daughter and widowed daughter-in-law, Mrs. Henry Waite, who for two months had shared in the care of the invalid. The death of her son, in Ohio, but a few hours before, fell with double sorrow upon the stricken family. The mother was spared the pain of knowing that her son had died. Brief services were held at the house, before the body was taken to Toledo, where the burial was made by the side of her husband. The Chief Justice and Associate Justices of the Supreme Court were the pallbearers. They sat in the front parlor, where the coffin was placed. It was quite covered with flowers—white lilies, roses and carnations, with the purple of English violets, sent in by loving friends. The impressive services for the dead was read by the Rev. Dr. McKim, rector of the Church of the Epiphany, where the family worshiped. Mr. Griffith, of the church choir sung the hymn, "Rock of Ages," which had been a favorite hymn of Mrs. Waite. The venerable Dr. Walbridge, formerly the family pastor in Toledo, closed the service with prayer. It was as simple and beautiful as Mrs. Waite's own life, the tender, strong, Christian life of a lovable gentlewoman, whose every-day precept and example made the world better.

Fine Arts.

THE ARCHITECTURAL LEAGUE EXHIBITION.

BY SOPHIA ANTOINETTE WALKER.

THE Architectural League Exhibition is growing more popular yearly, in spite of the fact that it is based upon a representation of the least comprehensible of all the allied arts. A really fine building depends for its beauty upon subtle proportions of spaces and masses, upon silhouet and line, and upon delicate relations of light and shade and color, which few minds, not especially educated in the direction of architecture, are able to appreciate. Knowing that it must educate its public in critical comprehension, the League has made its exhibition free to the public upon all days but Tuesdays and Thursdays (it is open until March 9th), and, as usual, it gives hospitable prominence to the more popular contributions of what may be called accessories to architecture, such as sculpture, mural decorations, stained-glass designs, ornamentation for furniture, brass and iron work, woven and embroidered fabrics, book covers, designs for wall paper, rugs, silks, etc., posters, stamped and engraved leather, stained and burned wood decorations, etc. And yet it is in the penetralia of the Vanderbilt Gallery, divided by screens into small alcoves where, as far as possible, each architect's work is hung group-wise, that we need to spend our time. For building is a matter of patriotism and civic pride which we should give ourselves the trouble to learn about. If, as has been well said, a few hundred thousand dollars are spent upon bad pictures or bad sculpture, the "natural selection" of time will soon send the pictures to the attic, the sculptures to the basement; but, if the same amount is put into durable building material, it is placed on the highway, where, if it is ugly, it must offend the eyes of generations. "In architecture goodness lies hidden, amid the inevitably ugly results of our mechanical designing, our applied archeology, our machine made ornament." How many of us note the evidence of the plan of the interior in the exterior of a building, whether galvanized iron passes for stone, or shams are avoided; and whether monotony or beauty and grace rule the composition?

It is in this exhibition that we see how the weighty problem of immense hotels, apartment houses and many-storied business blocks are being met; how the landscape gardener and architect can best combine their forces, and how the sculptor should avail himself of the architect's training to place his work advantageously on a pleasing and well-proportioned pedestal. We look with interest to see whether the Romanesque style, so finely employed by Richardson, has fallen into disfavor; whether the French Renaissance, into which our younger architects are educated in Paris, is prevailing, or whether the fear expressed by Mr. Russell Sturgis as to "the retrograde effect of the Chicago pseudo-Roman colonnades" are justified.

And first, as to the big modern buildings. The new Manhattan Hotel, the new Astor Hotel and the extension of the adjoining Waldorf, are all by H. J. Hardenberg, and they may be regarded as good, but not brilliant solutions of most difficult problems. The Madison Avenue side is regarded as particularly well designed; the front is effective, tho possibly some way might have been found to avoid the repetition of the triple central windows through so many stories. The new Astor Hotel includes rooms, so different in size—chapel, dining room, ballroom, etc.—that it presented unusual difficulties of design, which have been frankly met in the façade. The heavy ornament of the roof design is not quite so happy. The monumental Public Library for New York, designed to fill an entire square, by Mr. Bruce Price, with a high dome, seems so ill-proportioned that we sincerely hope the acceptance of the design is not seriously contemplated.

Mr. Ernest Flagg's elevations for St. Luke's Hospital are interesting, and the plans by which he secures the isolation of the various wards are notably successful. Mr. Flagg is one of the most earnest and successful champions of the French school of architecture.

Of all the sky-scraping buildings, the Syndicate building, Nassau and Liberty Streets, is felt to be the best. It is only sixteen stories to be sure, whereas some of the drawings are for twenty-five stories; but it is to be hoped that a new law will be in force soon to prevent such monstrosities. This building by Lamb & Rich embodies the principles so far worked out; first, that the lower stories should be grouped as a base and the upper stories as a frieze, making three principal horizontal divisions which must be proportioned one to another and harmonized; and second, that the "voids" (lines of windows) of the building must be of an odd number, and well proportioned to the solid wall which carries them. The architects have added a new idea of their own, framing the iron construction, not masking it, between substantial corner piers of masonry. The Bowling Green offices by W. & G. Audsley have the axis in each part a void, their corners strong and the main lines good, but the south doorway, of which a fine, large drawing has been made, is labeled conspicuously "Hellenic Renaissance," whereas its main lines are Egyptian. It is perhaps archaizing to label *any* modern design with a classic name. The drawing is so beautifully modeled as to be deceptive. In fact, we, the public, are very easily deceived into mistaking fine drawing done by a professional draftsman hired for the occasion for fine architecture.

NEW YORK CITY.

Sanitary.

OF the immeasurable value of Pasteur's discoveries that led up to the germ theory of disease in general, there are thousands of men—deep students, close observers and candid thinkers—ready to acknowledge; but that "off" faction of men which finds its representatives among doctors, as in the world at large, seems to be exasperated by the general chorus of acclamation and picks a flaw if possible. We find this lately: "Professor Peters declares that Pasteur did not cure hydrophobia, *but gave it*, and that persons died from hydrophobia who were bitten by animals not raoid." As a reply we ask, Would the Russian Government establish so many hydrophobia "Institutes," that the large numbers of persons from that country who formerly rusned to Pasteur in Paris stay at home for treatment on uncertainties? The English Government does not generally throw money about recklessly on uncertainties; and it has established Pasteur Institutes for the treatment of hydrophobia in several populous centers—Calcutta, Simla, Agra, etc. Of the 104 patients treated at the New York Pasteur Institute in 1892, there has been no account in the public prints as dying after leaving the establishment, as would surely have been the case had such items had a shadow of foundation. At that establishment the animals that have done the biting are secured when possible, and examined to prove the existence or non-existence of rabies; but in many cases the dogs have been instantly shot and their bodies thrown away. Perhaps Dr. Sir B. W. Richardson has traced the subsequent history of "285 men declared cured and afterward dying"; but it is not likely. A few years ago, a now celebrated sanitarian undertook to investigate a local outbreak of typhoid fever that had affected more than 300 people, but all living in proximity. It took more than two years of diligent labor; and as the alleged 285 hydrophobia convalescents are scattered, it is more than doubtful if such a busy man as Dr. Richardson has made anything like a reliable study of their subsequent history. The paragraph leading to these remarks also quotes a great English doctor as saying: "Pasteurism is the most extraordinary delusion that has afflicted men of science for centuries." Exactly what he calls "Pasteurism" does not appear; but if applied only to rabies it would seem to be a happy delusion, for it saves people from dying of the "imagination"—a claim that is often put forth for the dead victims of bites—if nothing more; and when we come to the great germ-theory of disease, Pasteur's memory needs no vindication; no efforts to belittle his name and fame can ever obliterate or obscure his record in that regard.

....As much as the well-wishers of women may deprecate such a display as the late contests in Madison Square Garden presented, it had one point of interest to all wheelwomen, inasmuch, as all physicians and physiologists are together raising the warning voice against "spurts" and "scorching." It was the steady, constant repetition of *moderate* actions that were crowned by victory. As one very shrewd writer observes:

"The crowd prefers the abnormal force which overflows to that which moves with steady persistence, they have not the patience to realize the immense power concealed beneath an appearance of uniformity."

The quiet repetition of the motion that gives the vitality a chance to regain the force expended in making one motion, before the motion is repeated, is the thing that will "tell" in the long run. Of course in bicycling, as in all things admitting of competition, there will be the short-sighted, reckless creatures, who say "Anything to beat"; and already some are using coca and kola compounds to supply a temporary and fictitious strength. A game which requires drugs to aid its winning, had best be left alone; for Nature has a terrible way of collecting her bills for overdrafts. She adds an enormous rate of interest, and applies an inexorable penalty; and already judicious doctors are advising wheelmen to avoid all stimulants belonging to the caffeine and cocaine class.

....New York has the largest absolute mortality from consumption of all the States, and Boston the largest relative death-rate; 164 in 1,000 of all deaths. If the measures now being inaugurated for its suppression can be thoroughly carried out, it may be given to the writer in 1906 to speak of it as we do of smallpox, as practically conquered. One hundred years ago just now—for it was in 1796 that Jenner's discovery was announced—the deaths by smallpox—in unprotected communities, of course,—were more than one-seventh of all.

Music.

BY E. IRENÆUS STEVENSON.

THE Symphony Society's two concerts (to be numbered three" in this season's delayed set), Mr. Walter Damrosch and Mr. Rafael Joseffy, were welcomed last week as if the orchestra, the conductor and the pianist alike were distinguished novelties. Mr. Joseffy to many intents and purposes was such. Season after season had passed during which a pianist of the highest musical quality and of consummate virtuosity—perhaps the most complete virtuoso on the stage of our time—had withdrawn himself from the public. He had done so in the hight of his fame. He had done so when the most cautious professed critics and the most intelligent of the non-professed were praising him as with one voice, and praising him justly. Quite abruptly he ceased to appear before them. He retired to a Sabine farm. He taught—in a high school of music—but except as a pedagog of first-rank pupils Mr. Joseffy declared himself contented indefinitely to abide "the greatest pianist in Tarrytown." For a long time people asked each what it meant? Was it caprice, fatigue, ill health, policy? Then people took to wondering when Mr. Joseffy would reappear. Then and next, as seasons passed, they wondered why he did not reappear. There were all sorts of stories, varied conjectures. Meantime, other players became favorites, and, withal, sensational favorites. The great imported article in pianism became the cynosure. But—to Mr. Joseffy, in his quasi-hermitage, was paid a rare compliment; people never ceased to talk and to wonder about *him*. Nobody forgot him, even in the excitement as to other virtuosi. J comes before P in the alphabet. It stayed there. Anon, the mere announcement of Mr. Joseffy's intention to return to the stage caused a flutter. He canceled the announcement. There was disappointment. And now, rather suddenly he comes back. And what a welcome, what enthusiasm! and all so heartily due and so deserved! For Joseffy is the same Joseffy. No, he is not. He is—slightly—even a greater, a better, a more exceptional and extraordinary Joseffy than ever. He played Brahms's (Second) Concerto in B flat at these Symphony Society concerts, and played it to enchantment. His reception was more than any personal tribute. Was not each one of those fo urteen or fifteen overwhelming recalls deserved? Surely. How about the interpretation of that Concerto—not merely the playing, the interpretation of it, and of Schubert's "Momen Musicale" thrown in—to elicit a fresh demonstration? Could anybody surpass him? No Does anybody playing about the world to day dwarf his intelligence, his peculiar, Joseff-ish quality of tone, his dazzling technic, his refinement and breadth of style, his absolute taste, his phrasing, which makes eloquent so much that need not be eloquent? in a word, Joseffy at his best, in a great illustration for all that he is. There were traits that spoke for themselves, and to record them here is to record things that seem new but which really are old. Comparisons are in every sense impertinent. Let us be glad that Mr. Joseffy has returned to us, that he fills and more than fills the place he left—that his splendid superiority entitles him to more artistic room than ever. And let him run away again and hide himself if he dare. The conductors and the public will demand a *habeas corpus*. Mr. Damrosch was also most heartily greeted after his Western operatic tour. The orchestra which he directs was heard in a vivid and impressive performance of the Heroic Symphony and of Liszt's "Tasso." The fourth concert of the Symphony Society occurs next month, further interruption to the season being over.

The other orchestral concert of the week, that by the Boston Symphony band, drew an audience of good size to the Metropolitan Opera House on Thursday evening. The indisposition of Mr. Franz Kneisel made it necessary for Mr. Paur to alter the program announced; and Mme. Lillian Blauvelt sang not only Haydn's "With Verdure Clad," but Mozart's ever-lovely arietta "Voi che sapete," to atone for the Viotti violin-concerto which had to be dismissed. The great interest of the evening centered, however, on the performance of Brahms's profoundly beautiful Fourth Symphony; a score of exhaustless charm and interest and worthy to have its numerical place—worthy of, perhaps, being the last—in that wonderful series by the greatest symphonist since Beethoven, Schubert and Schumann. Mr. Paur directed it with care (if not with grace), and it was a sincere pleasure and privilege to study again the changeful, melodic loveliness, the varied emotional hintings and the steady course of orchestral ingenuity displayed by the Austro-Hungarian composer. In the present predicament of symphonic thought in Europe the old and rugged Brahms towers up as does Cologne's big church, seen from across the flat river-lands adjacent.

This week brings the (Damrosch) Wagner Opera Season at the Academy of Music, of which this department will speak next Thursday. Also occur the Philharmonic Society's fifth rehearsal and fifth concert, at which Mr. Achille Rivarde is to be the soloist. The full program will be Bach's Third Concerto for Strings; a concert overture "From the Scottish Highlands," by F. Lamond (new); Bruch's Second Concerto for Violin, and Schubert's C Major Ninth (or Tenth) Symphony. The pleasant Szumofska Adamofski recitals, two chamber-music concerts, respectively, of the Dannreuther Quartet and the Kneisel Quartet, also will contribute to the week's musical refreshment.

Messrs. Novello, Ewer & Co. have lately issued a reprint of a valuable musical curiosity—two of the famous "descriptive" Sonatas for the harpsichord entitled "Bible Stories," written by Johann Kuhnau, perhaps the most important German composer prior to Bach. They appeared in 1700, and have become *rarissimi*. As early "program-music," music in which the description of incidents and emotions is definitely attempted, they have more than merely an interest as effort. Kuhnau had a true musical sense, and knew how far even "program music," especially for the harpsichord, could go and should go. Like Beethoven he believed in expression of the emotions accompanying a situation, rather than "realism" in portrayal. His music, as such, is dignified. The present examples are edited by Mr. J. S. Shedlock.

News of the Week.

DOMESTIC.

RELATIONS WITH CUBA.

THE topic that has absorbed the most of general interest during the week has been the question of the recognition of Cuban belligerency and independence. All through the week there was much discussion in both the Senate and the House, resulting on Thurday in the presentation in the House of the following resolutions, which there was an effort to pass at once:

"*Resolved*, by the House of Representatives (the Senate concurring), That in the opinion of Congress a state of public war exists in Cuba, the parties to which are entitled to belligerent rights, and the United States should observe a strict neutrality between the belligerents.

"*Resolved*, That Congress deplores the destruction of life and property caused by the war now waging in that island, and believing that the only permanent solution of the contest, equally in the interest of Spain, the people of Cuba and other nations, would be in the establishment of a Government by the choice of the people of Cuba, it is the sense of Congress that the Government of the United States should use its good offices and friendly influence to that end.

"*Resolved*, That the United States has not intervened in struggles between any European Governments and their colonies on this contiuent; but from the very close relations between the people of the United States and those of Cuba in consequence of its proximity and the extent of the commerce between the two peoples, the present war is entailing such losses upon the people of the United States that Congress is of opinion that the Government of the United States should be prepared to protect the legitimate interests of Americans by intervention if necessary.

"*Resolved*, That Congress pledges its support to the President in carrying out the foregoing resolutions."

Mr. Boutelle, of Maine, however, objected on the ground that in such a matter there should be more deliberation. They were taken up on Monday by a vote of 175 to 19 for immediate action and, excepting the last, were adopted by a vote of 236 to 16. On Friday in the Senate the following resolutions were presented and passed by a vote of 64 to 6:

"*Resolved*, by the Senate (the House of Representatives concurring), That in the opinion of Congress a condition of public war exists between the Government of Spain and the Government proclaimed, and for some time maintained by force of arms, by the people of Cuba, and that the United States of America should maintain a strict neutrality between the contending Powers, according to each all the rights of belligerents in the ports and territory of the United States. Be it further

"*Resolved*, That the President is hereby requested to interpose his friendly offices with the Spanish Government for the recognition of the independence of Cuba."

General Weyler's proclamation of martial law and the rumor that he would issue his declaration that after fifteen days the insurgents would be treated as bandits had contributed considerably to the stirring of public feeling, which was expressed in some very earnest speeches in the Senate and the House. During the week the United States Marshal in this city, acting on information supplied by the Spanish Legation, arrested the steamship "Bermuda" with a quantity of ammunition and 140 men starting to aid the Cuban insurgents. Five of them, including Gen. Calisto Garcia, were held for trial.

In Spain the news of the action by Congress aroused great excitement. In Barcelona a procession of about 10,000 persons paraded through the principal streets of the city, and as they passed the United States Consulate made their hostility very manifest. There were some who tried to force their way into the building but were prevented by the strong guard of police. At the Town Hall the leaders presented to the Mayor a strong protest against the action of the Senate at Washington. Subsequently a mob gathered, stoned the building so that many windows were broken and the coat of arms almost demolished, and secured a number of American flags which they tore to pieces and treated in the most contemptuous way. The police were almost helpless.

In Madrid there was also great excitement, and altho there was no outbreak, strong guards were stationed at the American Legation and Minister Taylor's house. The Spanish Government has given full assurances of adequate protection to American buildings, and of punishment for the rioters.

The Spanish Prime Minister, Castillo, has expressed his earnest hope that President Cleveland will veto the resolutions adopted by the Senate, but says that the granting of belligerent rights to the Cuban rebels does not constitute a cause for war. Meanwhile, however, the Spanish Government is taking every step for its best defense. Ships have been ordered to the Bahamas Channel, orders have been given for 100,000 rifles, and preparations are being made to call out more troops. The American fleet is at Hampton Roads.

....The Venezuelan Commission is making progress with its work. The Geographical Society of England has announced that all the maps and records of that Society will gladly be placed at the disposal of the Commission, and Ambassador Bayard has received a copy of the British Case, prepared by Sir Frederick Pollock, Professor of Jurisprudence at Oxford, and he has mailed it to the State Department at Washington.

....There have been several disasters in New York Harbor in heavy fogs. The "New York" grounded in the lower bay, but was got off after about twenty four hours' delay. The steamer "La Bourgogne" sank the "Ailsa," and there was another collision. No lives were lost, but the cowardice of the "Ailsa's" crew endangered the passengers, who were only saved by climbing the masts.

....The Dunraven case has been closed by the New York Yacht Club's withdrawal of his privileges as an honorary member. The receipt of his letters showed that while he accepted the decision of the Committee he persisted in considering it unjust and ill founded. He sent a letter of resignation, but it did not reach the Club until after its meeting. There is general satisfaction at the action.

FOREIGN.

....In Turkey attention has been specially directed to the opening of the fast of Ramâzan, when, according to custom, the Sultan went to mosque to kiss the Prophet's mantle. There were numerous reports of disturbances, and a large number of arrests, about 200, were made of Armenians and Turks. Some of the streets were dug up to discover reported mines, and the route followed was closely guarded by troops, but there was no demonstration. The Government is reported to be specially afraid of the Young Turkey Party, which is increasing in numbers, in influence and in aggressive action. The surrender of Zeitun has been followed by great distress The following dispatch was received in this city last week:

"CONSTANTINOPLE, February 25th.

"The British Ambassador hears that there is great misery and sickness among the refugees at Zeitûn, especially on account of bitter cold. The sick by hundreds lie near corpses of dead women and girls without a rag to cover them. Many sent off have died on the road from exhaustion. The Government is unable to relieve. They appeal to us. Report to relief committees elsewhere. Appeals for help exceed means throughout the field. Press upon all committees our need for funds. For humanity's sake urge strongly."

Reports of massacre and forced conversion to Islam continue to come in. One is to the effect that the Turks in Marsovan surrounded the Armenian quarter of that city on February 14th, forced 500 to accept Islam, and massacred 150 who refused; this, however, has been denied by Minister Terrell. Fresh massacres are also reported from the Sivas and Harpût districts Two of Miss Barton's assistants have left for Zeitûn. From every quarter come the most urgent requests for immediate relief. The Sultan has issued an iradé ordering the payment of indemnity to the British, Russian and French Governments for the damage done to their Consulates at Jeddah. There continues to be much discussion as to the Egyptian question, the general opinion being that this time has been chosen to force England to accept the neutralization of the Suez Canal. Murad Bey, the Young Turkey leader who is in Egypt, refuses pardon, preferring to remain there, and attack the Sultan's Government.

....The Italian Government has appointed General Pelloux to command the Italian forces in Abyssinia. General Baratieri remains as Division Commander. A decree has been issued, calling out the reserves of 1872. General Pelloux is known as a very successful general, being compared in Italy to Count von Moltke. His appointment indicates that the campaign is regarded as very difficult.

....In reply to a question in the House of Commons, George N. Curzon stated that there had been no occupation of Korea by the Russians, and that there were no indications of any such intent on the part of Russia. The King of Korea is in the Russian Legation at Seoul and under the guard of 150 Russian sailors.

....In the Manitoba Legislature last week a motion presented by the Attorney-General protesting against Federal interference in Manitoba school matters was carried by a vote of 31 to 7, a larger victory than was expected.

....Difficulties are reported from Nicaragua. Corinto is in a state of siege, and an American ship has been ordered there to protect American interests.

....Dr. Jameson and his officers were taken last week to London, arraigned in Bow Street Court, and released on £2,000 bail each.

Personals.

QUEEN MARGARET, of the Muna Islands, in the South Pacific, is dead. Of course this is of little importance outside her small territory; but the event has an interest of its own. She was the granddaughter of Francis Young, an English sailor, who landed at the Island of Tau, fifty years ago, and married the native Queen. In 1891, through the deaths of all the heirs apparent, Margaret was called upon to rule, when she was nineteen years old. All her previous education was in a Catholic convent at Apia. She appears to have had a miserable time of it, Queen tho she was, for the only person allowed to approach her was the grand chief of her guard of warriors. She was not allowed to walk beyond the limits of her residence, but had to be carried in a litter by her maids, and whenever she thus ventured forth, her subjects were forbidden, under pain of death, to leave their homes.

....Mr. E. A. Abbey, the celebrated American artist, whose illustrations in the magazines are known to everybody, has been selected to fill one of the two vacant associate memberships in the Royal Academy. This honor has been accorded to but few Americans; but Mr. Abbey's decorations for the Boston Public Library made such a deep impression on English artists when they were exhibited last year that it was felt that he of all men was entitled to the honor. Perhaps Mr. Abbey's best illustrations are to be found in the comedies of Shakespeare, which the Harpers have recently issued under the name of the "Abbey Shakespeare"; and it is said that the fastidiousness which he displayed in the selection of his models and their costumes and draperies was as expensive to him as the artistic effect produced was ideal.

....*The Kobe Herald*, of Japan, tells the following story of Carlyle and Thackeray:

"Several artists at the Royal Academy dinner, sitting in the neighborhood of these great men, were expressing their enthusiasm about Titian. 'His glorious coloring is a fact about Titian,' said one. 'And his glorious drawing is another fact about Titian,' said a second. So they went on, till Carlyle, who had been listening in silence to their rhapsodies, interrupted them by saying, with slow deliberation, which had its own impressive emphasis: 'And here I sit, a man made in the image of God, who knows nothing about Titian, and that's another fact about Titian.' Thackeray was sipping claret at the moment. He paused and bowed curteously to Carlyle. 'Pardon me,' he said, 'that is not a fact about Titian. But it is a fact, and a lamentable fact—about Carlyle.'"

NOTICES.

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THE death of Mr. Henry C. Bowen will give occasion for no change in the policy or management of THE INDEPENDENT. Mr. Bowen's family are his heirs; and they are in full sympathy with his desire to make this paper the organ of the faith of the Churches of Christ, in all their essential fellowship, and the untrammeled supporter of the honor of the country and the rights of its citizens. With this general adherence to the honorable traditions which THE INDEPENDENT inherits, there will be, as in the past, the unflagging attempt to use the best wisdom and enterprise to make it more valuable and attractive to its readers, and more influential in securing the success of wise policies in Church and State.

THE GREATER WONDER.

A CHICAGO miracle-worker says he wants to see a hundred thousand conversions in that city this year, and hundreds of thousands of sick healed by faith of their diseases. The latter figure indicates a sad hygienic condition in Chicago, unless he hopes to induce the sick of all the country to flock to his healing hall.

But, after all, why does it seem to us so extravagant a wish to see a hundred thousand conversions? To be sure it would be called a wonderful revival, but why should there not be such a revival there or in any other large city?

Think what Chicago, or any other large city is, and think of the thousands and tens of thousands of the vilest of the vile that gather in it. Think of the poor wicked, the thieves, assassins, prostitutes and drunkards; of the rich wicked, the cruel, the miserly, the reckless, the proud, the selfish, whose souls are a hell in this world, and can be nothing else hereafter. Think of the myriads whose lives, heedless of God, prove that they are not children of God, without holiness for this life or hope for the next. Think of all these wasted and still wasting lives, lost already, and mayhap lost forever. The wonder is that the blessed news of salvation offered to such souls as these did not long ago rouse such an excitement that the churches could not hold their hearers.

Sometimes an evangelist appears whom some of them are persuaded to hear. He believes in God and in his Word, and preaches the Gospel with the downright earnestness of absolute conviction. His eloquence is all prepared for him, not his own, but the subject's and the occasion's; for the subject is the most tremendous that can affect the heart of man. It is life or death, blessing or cursing, Heaven or Hell. It appeals to all of whatever class or condition; for on this subject of God there is no distinction of rank. And the occasion is vastly momentous. It is the *now* which is the accepted time, the very moment when God promises to forgive and to bless, the only time that the hearer is sure that the offered Spirit can be secured.

The wonder of it is not, to us, that now and then an evangelist is inspired with a compelling eloquence, but that every preacher of the Gospel is not gifted with an equal faith and earnestness in his ministry of the Word, if not with an equal eloquence. The wonder is that revivals should be so infrequent, that they should not be pervasive and continuous, moving ever forward, like the dawn in its contest with night, and leaving behind them a universal day.

OUR CONGRESS ON CUBA.

THE question of according belligerent rights to the Cubans has been passed upon both by the Senate and the House. The resolution adopted by the Senate, with only six dissentient votes expresses the opinion that there is a state of public war in Cuba and that the United States should maintain "neutrality between the contending powers." It also proposes that the friendly offices of the United States be offered to Spain for the recognition of the independence of Cuba. The resolutions adopted by the House differ chiefly in declaring that armed intervention may be necessary in protection of the interests of the United States. The differences will be a matter for adjustment between the two Houses.

The form of the action is concurrent, and therefore does not require the signature of the President. If it should be changed so as to be made a joint resolution the President would have the right to approve or veto it. The difference in favor of concurrent action is that the President might not be willing to take the responsibility of a veto of a joint resolution. If he should approve such a resolution, the declaration would have the additional weight of executive sanction, and of course the President would be morally bound to take steps to carry it out. A simple concurrent resolution is only the expression of the opinion of Congress and is not binding on the executive branch of the Government. There could be no recognition of a state of belligerency except by direct act of the President, and if in his judgment the time has not yet come for such recognition the action of Congress would have only a moral effect.

We do not believe that the time has come for according belligerent rights to the Cubans. The question under international usage is one of fact. Has Cuba an independent Government and a definite territory where it is supreme? Has it an organized army and a navy? Has it a seaport or seaports? And does it perform or attempt to perform the ordinary functions of Government? We instituted a careful inquiry two or three months ago, and tho the evidence we obtained was somewhat contradictory it did not appear that the Cuban Government had any such character as would justify a recognition of a state of belligerency by our Government. This state of affairs in the island has not materially changed since then. Little progress has been made in the way of overcoming the Spanish Government in the provinces, and the insurgents have no navy at all. It is not, according to the rule of nations, a question of sympathy for the struggling patriots, it is not a question of doing away with oppressive and reactionary rule, it is a simple question whether the facts show that the Cubans may justly be recognized as belligerents.

This pertinent question was sharply put in the debate in the Senate, but it was not fairly answered. It is apparent that sympathy for the struggling patriots, as we are inclined to call them, and the stirring of humane impulses against the barbaric method of war which General Weyler is carrying out were the chief considerations in the Senate. They not only move the Senate, but they move the House and the American people.

It is a disgrace to civilization to have hostilities carried on by such methods as those adopted by the Spanish and Cuban soldiers. The inevitable horrors of war are greatly increased by the fierce and savage manner in which both armies are proceeding. The Cubans have destroyed a vast deal of valuable property, and they have prevented the planters from harvesting their crops. It is, perhaps, natural that they should do so. By increasing the havoc of war they want to force their independence. On the other hand, Spain has appointed its most merciless general to conduct a campaign so vigorous and terrible in its nature that the rebellion shall be put down within a few weeks. Between the two armies the hapless island of Cuba is being swept with a storm of violence and destruction, and much worse, we fear, is to come.

The hand of General Weyler is the hand of a merciless tyrant. His proclamations are of unexampled severity in modern warfare. He denounces as enemies of Spain and subject to court martial, "those who invent or circulate by any means whatever news or information directly or indirectly favorable to the rebellion"; those who shall in any manner "belittle the prestige of Spain, the army, volunteers, firemen, or any other forces operating with the army"; those who "praise the enemy"; those who "furnish the enemy with horses or other resources"; those who act as guides to the insurgents. These are declared to be crimes punishable by death or life imprisonment. He calls upon all in the country districts to take their stand at once in favor of the Government of Spain and to provide for their own defense. He is thus preparing to punish as rebels all who do not take an open and definite position in favor of his Government; and it is said that he proposes in certain provinces to give the people fifteen days in which either to declare their allegiance to Spain or run the risk of being shot as bandits.

This is a horrible state of affairs to exist at the very doors of our Republic. But does it justify us in going contrary to international usages and granting belligerent rights? We confess that it does not seem so to us. Of course it would give great moral advantage to the Cubans. Henceforth they would have the right to buy arms and ammunition in the United States, and have them shipped to Cuba. They would also be in a better position to negotiate foreign loans. They would be put on the footing of an organized Government, fighting for its independence. But if we have no right to extend such encouragement under international usage, it is quite clear that we ought not to do so unless the interests of humanity require this or some other action; and we do not believe that the President, who is free to act in this matter according to his own judgment, will take such a step until the condition of the Cuban cause plainly warrants it.

The outbreak in Barcelona and Madrid, Spain, was a perfectly natural one. The Spanish people are extremely quick to resent what they regard as an uncalled-for interference; but such violent manifestations on the part of the populace do not signify that the Government will be rash enough to take hostile steps against the United States. In the first place nothing has been done at Washington which would justify such hostility, and secondly, Spain is far too weak a power to make unnecessary war upon the United States. While it is natural for us to sympathize with the Cubans and to hope that they will successfully establish their independence, we do not see how we as a nation can intervene in the present stage of the conflict, even to accord them belligerent rights.

THE CRIME OF THE CENTURY.

THE articles which we publish this week on the Turkish condition give a volume of reliable facts which cannot be read without shuddering for the patience or rather the apathy with which the Christian Governments of Europe, and our own as well, have treated the most abominable crime of modern times.

It is of no use to mince words in the matter. We have here recounted the worst cruelties of which fanatical hatred is capable. The Turkish Government had come to believe that there was danger of an Armenian uprising. Instead of attempting to arrest and punish those who incited it, they determined to crush out by pillage and slaughter, by abduction of women and the forced conversion of men, the Armenian population itself; they determined that there should be no Armenian question in the future, and for a year and a half the slaughters have been going on and have not yet ceased. The very day that we write we receive news of late massacres in Birejik which have nearly or quite wiped out the Christian population by sword and forced conversion, and converted the Protestant school into a Turkish college. For all this the larger part of Christendom does not seem to care. Russia is perfectly indifferent to the wails of Christians and only considers whether it can get Constantinople; Germany is shockingly apathetic, and France as yet is silent, both fawning on Russia. Possibly France may awake; for we observe that within the last two or three weeks the French Catholic missionaries in Turkey are adding their terrible testimony confirming everything that had come to England and America. The Christian people in England and the United States do seem to be stirred up in the matter, but they also seem to have no influence upon their Governments. The British Government has shown a weakness which deserves and appears likely to receive retribution: and only a few of our own Senators and Representatives in Congress appear to imagine that anything more is necessary than a passing expression of opinion. It is easy enough to arouse them on the subject of an insurrection in Cuba, carried on with a ferocity which leaves little to choose between one side or the other, and where each side has an abundant opportunity to fight or to fly; but the sight in the sacred Bible lands of scores of thousands of men and women dying for their faith or compelled to renounce

their faith, seems to excite but languid interest. The old heroic spirit which led Christians to stand by each other appears to fail, or we would see Christian powers rivaling each other instead of hindering each other in their zeal to avenge the Lord's slaughtered saints and preserve the right of Christianity to exist against the sword of Islam.

We do not like to give up the hope that our Government may do something more, but at least we must insist that the very amplest protection be given to our citizens in Turkey. If the call of humanity, the call of Christianity, the voice of Christ's brethren, sick or in prison, anhungered or athirst, is not heeded by our Government, at least let there be no half-heartedness in compelling protection to be given, or ourselves giving protection, to our citizens in Turkey and securing reparation for every deed of wrong done to them. We are not among those who believe it impossible to do more; but this must be done.

And if our Government cannot do anything for the poor sufferers, American Christians can do something individually. Our own missionaries can distribute relief, and we have sent the representatives of the Red Cross also to take charge of this work, with their advice. We are not at all satisfied with the $300,000 that has already gone to Turkey from the United States. Five times as much ought to be sent within a month. We beg our readers to waste no time in this matter. We beg every pastor and every church that has not yet taken up a contribution for this purpose to do it, as desired by the National Armenian Relief Committee, and to send the contributions, just as soon as possible, to the treasurer, Brown Brothers & Co., 59 Wall Street, New York, for immediate transfer to Constantinople, where they will be administered by the Red Cross Society. Not nearly enough has yet been done; the urgency is greater than ever. The men and women are on the ground who can do the work. They must be supported. Local relief organizations ought to be formed in every city and large town to co-operate with the National Committee. This is the very least that can be done. If we cannot interfere for the protection of the sufferers from slaughter and forced conversion we can at least do this. We may think ourselves unable to protect that Armenian, who when threatened for telling what he knew said that he would tell no more; that if called up he would deny what he had previously testified to, and who said: "I think rather than make twenty savages my enemies by telling the truth, it is better to make one God my enemy for telling a lie, and he will forgive me afterward"; but we can at least cover the nakedness of his wife and children. If we decline to interfere to protect the honor of mothers and maidens we can at least keep them from starving afterward. We are ashamed if this is all we will do; we are ashamed that Christian nations satisfy themselves with praying for the curse of God on such assassins and upon such a Government and upon such a religion, instead of giving the utterance of their swords and bayonets to God's vengeance.

MISSIONARY DEBTS.

DEBT is an ugly, inconvenient thing. No sane man covets it; he may long for death, but he never courts debt. It hangs to one persistently, like an Old-Man-of-the-Sea; it is a crushing burden, like a world on the shoulders of an Atlas; it is difficult to move, like the stone that Sisyphus tried to get to the top of the hill. Prudent men try to keep clear of it.

Missionary debts are the worst kind of debts. They affect many of the choicest men and women; they touch precious interests in many lands; they hinder the cause of God, which is the greatest cause known to men. They are due to a kind of default. The promise to pay is not made good by the churches, and the Societies have to borrow money to make up the deficiency. Interest has to be paid on these loans, and this is money wasted. It is thrown away absolutely; not a dollar of it goes to the support of any mission or missionary. It all goes to the money lender, and has to be taken out of the sums given directly for missionary work. It is robbing Peter, not to pay Paul, but those, excellent men tho they may be, who are not reckoned with apostles at all.

Money ministers to life; but debts to death. What is more discouraging than trying to pay the bills of the dead past? The men who manage the affairs of missionary boards are worried, harassed, perplexed, disheartened by these missionary debts. Their duties are made tenfold harder. They have to send cruel messages to the brave, hard-working, self-denying missionaries in the field, and they are at their wits' ends so to conduct the finances as to avoid bankruptcy.

What's the use of bringing so much trouble upon the missionaries and missionary societies? Their burdens are heavy enough, in all conscience. And what is gained, except bitter experience? Who is benefited? Where is the compensation for the hard? We do not find it.

The churches do not say, Withdraw. They do not say, Recall the missionaries, and close up the missions. They still regard the great command, "Go disciple all nations" as binding; but missionaries cannot go on a debt. Debts carry nothing; they drag down. Debts cannot evangelize the world.

Away with these monstrous hindrances! They are affecting a dozen or more of our home and foreign societies. They amount altogether to $1,500,000 or more. The Methodist Missionary Society is $239,000 in arrears: the Presbyterian Home Mission Board is burdened by a sum almost as great; the American Baptist Missionary Union owes $190,000; the Presbyterian Foreign Board, $175,000; the American Board, $115,000; the Baptist Home Missionary Society, $102,000; the Methodist Episcopal Church, South, $109,000. Away with these debts! The American Board has just freed itself by a mighty effort. Let the other societies do likewise.

In the name of humanity, for the love of God and his cause, for the sake of the kingdom of Christ, take these crushing debts off the shoulders of the societies, and from the hearts of directors, treasurers and missionaries.

CRIMES AND CRIMINALS.

CRIME and pauperism do not present an attractive subject for study. They are on the dark and forbidding side of human life. The criminals are the vicious, the paupers the weak element of society. The former are the foes of the State, the latter its helpless and defective subjects. We delight rather to consider the robust moral and industrious classes, who do credit to manhood and womanhood and make nations great, prosperous and glorious.

Are we, at the close of the nineteenth century, in one of the freest and most Christian countries of the world, reducing the lawless and helpless classes? Or are they gaining both absolutely and relatively? The answer is to be found in the Census Volume, just issued at Washington on *Crime, Pauperism and Benevolence*. Mr. Frederick H. Wines superintended the gathering of the statistics which are presented in exhaustive tables, covering almost every item that is capable of being represented by figures. More than a thousand pages, entirely devoted to statistics and diagrams, are given to the subject; and those willing to do hard work, to dig the facts out of overwhelming masses of figures, to compare, collate, and skilfully re-present them, may do mankind a great service. This would require more time than we can devote to it; but we may bring out some of the more salient facts.

There were in the census year 82,329 persons in State prisons, penitentiaries, jails, and other places of confinement, of whom 75,924 were males, and 6,405 females. Only one in every thirteen criminals is a woman. That demonstrates not only the equality, but the superiority of women in point of observance of law.

The total for 1890 shows an increase over 1880 of 23,730 against an increase of 25,708 in the previous decade. The ratio of criminals to every million of population has risen steadily since 1850. In that year it was 290; in 1860 it was 637; in 1870 it rose to 853; in 1880 it reached 1,169, and in 1890 it advanced to 1,315. This evidence of increase, to whatever causes it may be attributed, is a matter of grave concern. Not only have criminals been multiplying absolutely, but also relatively. There are more than twice as many in every million as there were in 1860.

The number of Negro criminals is 24,277, of whom 19,131 are of pure and 5,146 of mixed blood. This shows that there is one Negro criminal to every three and a half criminals. This makes the burden of the colored race appear particularly heavy, as the ratio of Negroes to the general population is as one to about nine. The number of Negro criminals has been multiplied by three nearly since 1870. The number of white criminals has more than doubled in the same period.

The number of foreign-born white criminals is 15,932, or one in every five and a fraction, and 12,601 others had foreign-born parents. Adding these together, with the 420 Chinese and Japanese criminals, we have a total of nearly 29,000 born abroad or born of foreign-born parents. This is a notably large proportion.

The offenses are divided into six classes: 1, offenses against Government, including counterfeiting and violation of election, postal, revenue laws, etc.; 2, offenses against Society, embracing violation of sanitary and liquor laws, obstruction of justice, perjury, crimes against purity, keeping disorderly houses, gambling, intoxication, disorderly conduct, vagrancy, etc.; 3, offenses against the Person, including the various degrees of murder, assaults of all kinds, abduction, etc.; 4, offenses against Property, including arson, burglary, larceny, forgery, fraud, etc.; 5, offenses on the high seas, and 6, miscellaneous. Under the last head are included double crimes, bribery, etc. The number of prisoners for offenses against Government is small, aggregating only 1,839, those against military law forming the largest group. Nearly 19,000 persons were convicted of crimes under the second class, of which those in the group headed "Against public morals" form the majority. In the class of Offenses against the Person are 17,281 criminals, of whom 7,350 were guilty of some form of homicide. Of offenders against property there are 37,707, of whom 9,734 were burglars, 2,381 robbers, 485 embezzlers and 1,887 forgers. Nearly 900 were guilty of arson, and 20,994 of larceny. It is interesting to note that those in prison for public intoxication number only 6,111.

It appears that the class including burglaries, forgeries and embezzlements, has the largest number of criminals; that the class of offenses against public morals comes second, and that the class of homicides and assaults stands third.

As to the ages of the criminals, it appears that there are more in the quinquennial class ranging from 20 to 24 years than in any other. The number belonging to this five-year period is 19,705; to the one immediately preceding, 8,984; to the one immediately following, 16,348; to the one next after—30 to 34—11,078. This shows that 56,115, or two-thirds of the total number of criminals, are between the ages 15–34. There are only 6,495 of the age of fifty and upward. There are nine who are upward of ninety, and 711 at the other extreme, or below fifteen. The average age of prisoners is 30.65.

At the time of arrest about one-third of the prisoners were idle. Of those employed, 1,159 held professional and 271 official positions. The largest number are classed as unskilled laborers, those engaged in manufactures come next, and those engaged in agriculture third. As to trade education, 54,235 had none, 10,849 were apprentices, and 7,828 mechanics.

We have room for but one more series of facts—those appertaining to the use of ardent spirits. Of the 82 329 prisoners 12,616 are classed as total abstainers, 9,957 as occasional, and 30,044 as moderate drinkers, and 16,053 as drunkards. The habits of 13,659 were not ascertained. All but about 9,000 are classified as in good health.

We cannot now speak of the very interesting tables of juvenile offenders and of paupers in almshouses, of whom there are over 73,000. They deserve an exhaustive study. The whole volume is for the philanthropist an armory of masses of facts given in minute detail, which must have required great skill, patience and persistence to gather and arrange. No private enterprise could have afforded the outlay. It is one of the legitimate benefactions of the Government.

Editorial Notes.

WE give large space this week to the Turkish question, which is one of the foremost questions at present in American as well as European thought. The articles are by eminent American and foreign contributors and present various phases, political, governmental, religious and racial; together they give an admirable view of the condition of affairs in Turkey, and of the chief events connected with missionary work in that Empire and with the terrible rule of the Turk. The addresses of Dr. R. S. Storrs and Dr. William Hayes Ward at the funeral services of Mr. Henry C. Bowen are given in full, together with an appreciative editorial from the Brooklyn *Daily Eagle*; Janet Jennings writes of affairs in Washington; Miss Walker describes the Architectural League Exhibition; Mr. Stevenson speaks of the musical events in the metropolis; Mr. E. P. Powell gives a choice list of home fruits; Mr. Mikkelsen tells of the results of vacant lot farming by the New York poor, and Miss V. H. Crossman discusses poultry raising for women. There are poems by Henry Van Dyke, Mrs. Merrill E. Gates, Willimina L. Armstrong, Alice Stone Blackwell and Julie M. Lippmann; and stories by Grace Landon and Katharine B. Foot. All this requires 44 pages.

WE announced last week the death of Mr. Henry C. Bowen. His death removes the only man who had had a continuous connection with the history of THE INDEPENDENT from its beginning. One of the original founders in 1848, he was, during most of the forty-eight years since then, its sole proprietor, and for more than half that time its editor as well. On the Wednesday morning following his death, services conducted by Dr. Storrs and Dr. Ward were held at his residence in Brooklyn, and on Wednesday afternoon his body was taken to Woodstock, Conn., where the funeral services were held Thursday morning in the village church where he had been for many years a member. The services were conducted by the pastor, the Rev. William N. T. Dean, and Dr. Ward. The church was filled with the residents of the town and neighborhood who had gathered to pay to him their last tribute of respect, and who followed his body to the neighboring churchyard to rest by the side of six generations of ancestors. We gave last week a brief sketch of his life, and we have thought it proper this week to publish the address of Dr. Storrs at the services in Brooklyn and that of Dr. Ward at Woodstock; and of all the notices of Mr. Bowen in the press of the country, it has seemed sufficient to give only that of the leading paper of the city in which he made his home. Among the many personal expressions of sympathy which have been received, we take the liberty to print only two, the first a letter from President Harrison, addressed to Mrs. Bowen, and the other a telegram from Mr. Depew addressed to one of the sons:

My dear Mrs. Bowen:—I was greatly shocked to read this morning the announcement of the death of Mr. Bowen. Only yesterday I was speaking of him to a friend. He had been so kind to me in many ways that I had come to have a warm personal affection for him. You have my tenderest sympathy in your sorrow which only the grace of God and the memory of a noble and useful life can soften. Please let the children know also that I include them in my sympathy, for they have lost a wise and tender father. Sincerely your friend,

BENJAMIN HARRISON.

MRS. HENRY C. BOWEN.

You have my sincerest sympathies in the loss of your father. I had for him the deepest veneration and regard. It is only a week since he visited my office and I promised to be present at

the Fourth of July celebration at Woodstock to preside and deliver an address. Our country has lost in him a noble, patriotic and public-spirited citizen. CHAUNCEY M. DEPEW.

THE disagreement in the Salvation Army has brought out so many statements that the public mind is bewildered by contradictory contentions. The truth of the matter seems to be that the system of the Army is entirely too rigid to be applied to the freedom-loving people of the United States. The General is as great an autocrat as the Czar of all the Russias. His dictatorial methods have been a source of annoyance and difficulty to the Commander of the American Army; and Mr. and Mrs. Ballington Booth, not being willing to take any other command, are to be regarded as out of the Salvation Army altogether. They are to remain in the United States, and are to organize, we are sorry to say, a second Salvation Army. This they have definitely announced. We do not think they have been wisely advised. It would have been perfectly easy for them to engage in some form of religious work where their peculiar talents would enable them to do excellent service without heading a new movement. The test of the loyalty of the officers of the Army was a severe one; but they have nearly all submitted to the authority of International Headquarters and will continue their work under the temporary commander, Miss Eva Booth. No doubt there will be a large defection among the auxiliary members, and the efforts and influence of the Army will henceforth be narrowed. We trust that with the turning over of the funds and property to the new commander there will be a cessation of hostilities. We are sure that they are not to the mind of Mr. and Mrs. Ballington Booth, and they are certainly painful to the general public. The whole business has been very badly managed in London.

SEVEN leading clergymen of this city, Drs. Josiah Strong, C. H. Parkhurst, Henry A. Stimson, S. H. Virgin, W. H. P. Faunce, J. R. Davies and F. F. Ellinwood, have issued a card withdrawing from the Board of Hermann Warszawiak's mission to the Jews. We are not surprised and only wonder that they did not take their course sooner; and we are much surprised that Dr. John Hall and Dr. D. J. Burrill are so courageous as to continue to stand as its sponsors. Nearly a year ago we gave a list of Jewish missions in this city, and took conspicuous pains not to indorse Mr. Warszawiak's society. We do not pretend to have made as thorough an investigation of the charges against him as have Dr. Schauffler who publicly charges him with being a persistent liar, and with speculation in trust funds, and we do not therefore indorse this indictment, but we do know that Mr. Warszawiak's attempt to raise $60,000 for a big "Christ's Synagog," where his Christian Jews shall herd by themselves to his great honor and glory, is utterly foolish and needless, and is enough to throw suspicion on the wisdom, if not good faith, of this persuasive preacher to *Christians*.

THE Boston *Daily Standard* is publishing every day a letter from some distinguished citizen approving or disapproving of the platform of the A. P. A. We quote one of them, that from President Hyde of Bowdoin College, for the good sense it expresses:

"My objections to the American Protective Association are as follows:

"1. Political allegiance to a secret political order is a more dangerous menace to Republican institutions than religious allegiance to an ecclesiastical hierarchy.

"2. Anti-sectarianism, when aggressively directed against a particular sect, develops all of the vices and none of the virtues of the most intense sectarianism.

"3. The exclusion of citizens from office on religious grounds introduces into politics ecclesiastical prejudices in the most intensified, obnoxious and unwarrantable form.

"4. Secrecy in methods, misrepresentation of facts, proscription of persons on grounds of their religious opinion, are no more commendable in a Protestant 'patriotic' association than in a Catholic Jesuitic order.

"5. The gradual and inevitable breakdown of the principle of centralized ecclesiastical authority in the presence of scientific thought and civil liberty is retarded and obstructed by positive political antagonism."

IT is a pretty thought, a pleasant and inspiring thought, if it be only true as *The Herald of Gospel Liberty* holds, that the Disciples were first called *Christians* at Antioch not by pagans or Jews about them, but by the direction of the Holy Spirit. It gets the idea from the Greek word *χρηματίζω*, translated *called* in the passage. But it is not easy to read this origin of the name into the account. The Greek verb has two meanings in scriptural use; one *to warn*, as by an angel, and the other *to give an appellation*; and commentators, we suppose, are generally agreed that the latter is the meaning here. The New Testament lexicons give it without question, as in another passage in which the same Greek word is used, it is said that if a woman marry another while her husband is living, "she shall be *called* an adulteress." The word *Christian*, which is beyond question the best loved name by which believers can be designated, occurs three times in the Bible, and in every case with the contemptuous flavor of a nickname, unless it be in the passage in Acts under consideration. Agrippa used the word thus when he said to Paul: "With but little persuasion thou wouldst fain make me a Christian"; and in 1 Peter 14: 16 the name is specially spoken of as one of reproach:

"If ye are reproached for the name of Christ, blessed are ye, because the spirit of glory and the spirit of God resteth upon you; but let none of you suffer as a murderer or a thief or an evil doer or as a meddler in other men's affairs; but if as a Christian let him not be ashamed."

We should accept the authority of Thayer's Greek-English Lexicon of the New Testament, which says the name was first given to the worshipers of Jesus by the Gentiles, but from the second century onward accepted by them as a title of honor. To believers now that name is dearer than any other, and we all claim it; and those claim it not the least who, for good reason or bad, ally themselves with bodies which take, besides the old name of Antioch, some narrower denominational name. We have a hearty respect for those who refuse to use any other name and who are careful, perhaps over-strenuous, to allow themselves to be called by no name except that general term which includes us all.

THE vote of the faculty of Harvard College involving the reduction of the requirements for a degree from eighteen to fifteen courses, or, practically, from four years to three years, is not final, but would have to be approved by the trustees and board of overseers before it could go into effect. It is not strange that such a proposal should find favor. Harvard has been a leader in raising the standard of admission, until the old freshman year has, in effect, been remanded to the senior year of the fitting school, and the college senior year has been given over to studies that properly belong to postgraduate or university elective courses. The action proposed would recognize what has become a fact and aim to set things right again. An old graduate will hardly understand the present "course" system, which recognizes the superior ancient plan of the University of Virginia, under which the class system is practically abolished, and the student is graduated when he has pursued a certain number of these courses. The development of electives involves the breaking up of classes and the adoption of the courses instead. We are so old-fashioned as to believe that the broader the extent of the required studies the better it is for the young man or young woman in college, and Harvard illustrates in its experience the difficulties and dangers involved in the contrary policy.

THE people of Barcelona, Spain, so strongly resented the action of the Senate relating to Cuba that they undertook to invade the United States Consulate there. They stoned the building, and might have forced an entrance if they had not been driven away by the mounted police. To express their contempt for the United States they procured an American flag and tore it in pieces. Of course the Government of Spain has promptly disavowed the act of the mob in assaulting the Consulate. The Government understands, if its people do not, that the action of the Senate is not the action of the Government of the United States. It also understands that even if the Government of the United States should accord Cuba belligerent rights, it would not be tantamount to a recognition of Cuban independence. There is no occasion to become excited either as to the action of Congress or as to the doings of an irresponsible mob. The tearing up of the American flag is not an act of which our Government could take cognizance. It was not the flag which floated over the Consulate. If that had been torn down and dishonored, it would have been an insult to our Government which we would have been compelled to resent. But any one may buy, if he chooses, a flag of any nation and tear it up or burn it; and however foolish the action might be, it would not be an international act. The protest of Spain against the speeches of our Senators is simply a protest against freedom of speech. While some of these speeches may have been extreme and unwise, they did not transcend the ordinary freedom of parliamentary discussion, and are not a matter for diplomatic representation, except as they may be cited as indicating an unfriendly feeling. Congress, in its action on Cuba, has proceeded very much as a mass meeting of Cuban sympathizers would proceed, and not as a body of grave and dignified statesmen.

THE worst stories of the horrible massacres of Armenians in Turkey are now confirmed by letters from French Catholic patriarchs, archbishops and bishops published in *Les Missions Catholiques*, of Paris. We must quote too briefly. The Catholic Armenian Patriarch, of Cilicia, writes from Constantinople, under date of January 23d last:

"A catastrophe unexampled in history has cruelly tried the dioceses of my suffragans. You know the shocking details. In less than three months fire and sword have ravaged entire provinces, scattering ruin and desolation broadcast. This awful scourge, which has reddened the soil of Asia Minor with Armenian blood, has also claimed a large number of victims and some real martyrs among our own flock; and altho it has smitten more particularly our Gregorian fellow-countrymen, incendiarism and plunder have not spared the Catholic missions. . . . Twelve of my suffragan dioceses have been visited by these disasters: Trebizond, Erzrûm, Mûsh (Bitlis), Diarbekir, Harpût (Arabkir), Malatia, Sivas, Cesarea, Adana, Mardin, Marash, Aleppo. More than 40,000 Catholic Armenians, groaning in the deepest misery, are thrown upon the heads of my poor suffragans, whose grief and consternation I am unable to describe. Desolation stretches from the frontiers of Russia and Persia on the one side to the shores of the Mediterranean on the other."

Later advices, he says, almost invariably show the first statistics of losses were below the truth, Mgr. Altmayer, O. P., Archbishop of Babylon, and Delegate Apostolic of Mesopotamia, Kurdistan and Lesser Armenia, writes:

"It is not only the slaughter of thousands of Christians of every age and rite, the rape of hundreds and hundreds of girls and young women, destined to outrage and sold for trifling sums, but the destruction of the Christian population by ruin, dispersion, cold and famine. In the towns no more prosperity, no more trade, labor or industry, for the greater portion of the houses and shops have been sacked and burned. In the country things are worse; hundreds of populous and flourishing villages have been annihilated, the inhabitants have fled, taking refuge in the towns, in spite of the prevailing panic, in order to beg shelter, a rag of clothing or a bit of bread. The number of these refugees is, according to the newspapers, so great that one can scarcely believe it; yet letters arriving from the four quarters of Asia Miner repeat the same tale with pitiful unanimity. In the entire province of Diarbekir my correspondents tell me, we may say that the Christian name no longer exists; for those who have escaped death, or have been unable to fly, have succumbed to their torments in a still sadder manner, by embracing Islam."

ANOTHER letter in *Les Missions Catholiques*, describing the Erzrûm massacre, gives light on Turkish justice:

"On the 9th and 10th of November an Ottoman functionary presented himself at the celebrated Armenian monastery of Hassan-Kaleh, and politely addressing the Superior, Father Timotheus, asked for hospitality. In the evening, after enjoying a sumptuous repast, the Turk gave a signal to some armed men waiting outside. Immediately they burst into the cloister, decapitated the Superior and about a dozen monks, pillaged, and then set fire to the monastery. In a few hours this convent, one thousand years old, was reduced to a heap of ruins. The porter was that day absent in the town. The authorities simply put him in prison, and attributed the crime to him. You see judicial proceedings are not very complicated in this country. It is now perfectly established that the pretended Turkish non-commissioned officer, Emin Bey, whose mutilated body was exhibited on the eve of the great massacre by the Erzrûm authorities to the foreign consuls, for the purpose of justifying the atrocities that were being planned, was no other than an Armenian named George, a municipal agent. He had been rigged up beforehand in a non-commissioned officer's uniform and then murdered, in order that the Armenians might be accused of provoking the massacre. This diabolical stratagem, or others like it, has been employed also in nearly all the other centers. On the day itself of the general assault, after three hours of horrible butchery, public criers invited the Armenians who were hidden to come out without fear, declaring that everything was over. It was an odious trick; the slaughter was at once resumed, and carried pitilessly on. The streets of Erzrûm ran with streams of human blood."

We must give another extract from Sivas:

"On the very day of the massacre, November 12th, the Governor-General begged Monsignor Hajian, the Catholic Armenian Archbishop, to call upon his Gregorian colleague and persuade him to have the Armenian shops and stores reopened. Scarcely had Mgr. Hajian entered the Gregorian bishop's house, when he beheld the doors of the church burst open with a loud noise and hundreds of wounded, covered with blood, rush in with loud groans. Terrified, the two prelates sought refuge with the French Consul, who lived close by and who hastened to afford them shelter. There, tho in safety, they were horror-stricken to hear the ferocious yells of the assassins, who, armed with Martini-Henri rifles, yataghans and clubs, fell upon the defenseless Armenians and slaughtered them to the savage and fanatical cry: '*Lailâh inn Allah, giaourlari kessin!*' ('In the name of God, massacre the infidels!') It is worthy to remark that in less than an hour all the Mussulmans appeared wearing white turbans, while in ordinary times only about one per cent. of the Turks wear such turbans. Every Mohammedan who has slain a *giaour* becomes a *ghazi* (victorious), and assumes a white turban. This characteristic badge was also assumed at Erzrûm, even by high functuaries. The massacre, which began a little before noon, lasted till the close of day. The number of slain exceeded 2,000, including 230 women and children. The wounded were counted by hundreds. A great number of girls and children were carried off."

These are but a part of the horrible details.

....There are some very interesting facts to be gleaned from recent pension statistics. In 1861 there were 8 636 invalids and widows on the roll, and they received $1,072,462. The next year there was a decrease; but then came the long period of increase ending in 1893, when $158,155,342 was paid to 966,012 pensioners. The roll has slightly increased since; but the amount paid has fallen to about $141,000,000. On the roll in 1895 were 3,847 pensioners of the War of 1812, of whom only 21 were survivors; the others were widows. The decrease in this list last year was 662, showing that this account will soon be extinct. There are 20,454 pensioners of the Mexican War, of whom 12,586 are survivors. There are 9 widows and 3 daughters of soldiers of the Revolutionary War receiving pensions. The oldest is 95; the youngest 79. Three of the survivors of the War of 1812 are 100 or over. On the general pension list Ohio has a larger number than any other State—105,160; Nevada fewer—254. Every State and Territory is represented, not excepting Alaska. The pensioners are scattered, also, over the whole world nearly, there being 3,481 in foreign countries, including Australia, New Zealand, Tahiti, Algiers, Egypt and the Fiji Islands. In the total of 970,524 pensioners, 27,816 died in 1895, 1,304 lost their pension by remarriage, 1,144 minors by legal limitation, 2,567 by failure to claim it, and 9,680 for other causes.

....We hope that with the act of the New York Yacht Club, dismissing Lord Dunraven from its list of honorary members, we have reached the end of this unfortunate international scandal. The Earl has refused to accept the findings of the eminent committee which inquired into his charges of fraud and found them baseless, and nothing remained to the club, in default of receiving his resignation, except to drop his name. It is apparent that the Earl came over with his new yacht firm in the conviction that no American boat could possibly beat her except by unfair means. All that he has done and said since the first race are consistent with this conviction. His course has not been that of a true sportsman, for he has not known how to reconcile himself to defeat. American yachtsmen will not wish to have the international contests renewed unless the challenger is one who knows how to bear himself under defeat, and will not attribute dishonorable devices to as true sportsmen as can be found on the other side of the Atlantic.

....We hope the Evangelical Association will not take *The Evangelical Messenger's* advice to establish a mission in Australia. It is not proposed to work among the aborigines, or among the heathen immigrants there, but among the civilized inhabitants. We do not believe there is any call for another denomination in Australia. The Methodist family, to which the Evangelical Association is closely related, is well represented in that continent, and an effort is being made to unite them. Another variety is not needed. Why not establish a mission in Africa, or Korea, or China, where there are millions of heathen to be converted; or, if in the Southern hemisphere, why not in New Guinea or New Britain?

....The United States Supreme Court upholds the decision of the court below in favor of Mrs. Leland Stanford, and her fortune of $15,000,000 or so will not go to the Government on account of the Central Pacific Railroad's debt to the United States. It is a just decision, and assures the future of Stanford University.

Religious Intelligence.

THE CONDITION OF OUR MISSIONARY SOCIETIES.

THE debts of missionary societies are attracting so much attention that we have thought it well to ascertain the facts concerning them. We present herewith the result of our efforts:

BAPTIST: The American Baptist Missionary Union, representing the foreign work of the denomination in the North, reports that it commenced the financial year with a debt of $189,956. The receipts for ten months were $344,350, leaving an amount to be made up during the two months of $452,129. There is thus little prospect of the debt being raised, and there is danger of its being increased. A serious element is the fact that the donations during the ten months have fallen off over $20,000, while the legacies are $90,000 less than during the previous year. The Home Missionary Society entered upon the year with a debt of $108,000, and the present debt for borrowed money is $102,000, which it is hoped materially to decrease by the receipts of the last two months. The total receipts for 1895 were $355,157, the largest sum in ten years, with the exception of 1888, when it was $429,168, and 1887, $373,675. The Free Baptists report no debt for their foreign work, and an income during the past year of $24,392, less by about $200 than the previous year. The highest figures reached within ten years were in 1893—$39,479. The Seventh Day Baptist Missionary Society reports receipts of $13,675, with expenditures of $19,059; necessitating a debt of about $6,000.

CONGREGATIONAL: The American Board has made earnest efforts to raise the debt with which it started the year, of $115,000. Pledges were received conditioned on the raising of the whole sum by the first of March, and we are glad to be able to announce the whole sum as raised. The total receipts during the five months of the present financial year have been $234,924 against $269,593 for the five months of the previous year. The month of January showed likewise a decrease of about $13,500. The falling off is very largely in legacies, tho regular donations have decreased somewhat. The Congregational Home Missionary Society reports its debt at the commencement of the financial year as $134,000, reduced during the year by $56,446, leaving a balance on that account of $77,553. In addition to this money has been borrowed to the amount of over $100,000; but it is hoped that receipts will come in during the month so that the original debt, as above stated, will not be increased, and if the report in regard to the Stickney bequest is correct, that hope will be realized. The American Missionary Association at the close of August reached its highest point—$101,000. Since then it has been somewhat reduced, but rose again, and at the commencement of the present year reached $104,943. Since that time no great change has been effected.

DISCIPLES: The Foreign Christian Missionary Society of the Disciples of Christ reports a present debt of $9,500, which, however, it is hoped to cancel by the first of April. The receipts for the last financial year were $83,114, a gain of $10,255 over the previous year, and the indications are reported as in favor of larger receipts this year than last. The home mission work of the same denomination reports an indebtedness on the first of December, 1895, of $8,600, which has been increased by $2,500, making a total of $11,100. Special effort, however, is being made to cover this debt. The receipts in 1895 were less by $1,000 than those for 1894. The total income for home missions, including the Board of Church Extension and the Board of Negro Evangelization and Education, for 1895, was $343,122.

EVANGELICAL ASSOCIATION: The Missionary Society reports receipts for home missions of $121,696, and for foreign missions of $13,841. The expenditures were for home missions about $1,000 more than the receipts, and for foreign missions about $12,000 more.

LUTHERAN: The Board of Foreign Missions of the General Synod reports that since the appointment of the present Board nineteen years ago and the wiping out of a debt of $8,000 which was passed over to it, there has been no debt, each year showing a balance in the treasury. In the last eighteen years the receipts have increased 207 per cent., and in the last ten years, notwithstanding business depression and the consequent hard times the increase in the receipts has been 64 per cent. The General Council reports total receipts during the last year of $40,883, with a balance in the treasury both at the beginning and end of the year.

METHODIST: The Missionary Society of the Methodist Episcopal Church commenced the year with a debt of $239,000. That has since been nominally increased, but not seriously so, inasmuch as the returns from the spring conferences have not yet been rendered. This belongs to both the domestic and foreign work, being divided in about the proportion of 55 per cent. to foreign, and 45 per cent. to home work. The Methodist Episcopal Church, South, reports receipts for ten months of $224,625, an increase over the preceding year of $8,143. The indebtedness has fallen off during the year from $117,000 to $109,000. The Free Methodist Church reports receipts of its General Missionary Board for the past year of $6,146, the highest sum reached in five years. There is reported a growing interest in the foreign missionary work. The Board of Foreign Missions of the Methodist Protestant Church reports total receipts for the past year as $15,806, less than in any year since the year 1888–'89. There is no debt, the society being forbidden to contract debts in excess of funds in the treasury.

PRESBYTERIAN: The Board of Missions of the Presbyterian Church, North, reports receipts during the present financial year of $517,814, a gain over the preceding year of $125,159, due in considerable measure to receipts from the reunion fund. The debt at the commencement of the year was $174,770. Comparing the receipts during the remainder of this financial year with those during the corresponding period of last year, an increase of $100,000 will meet all obligations, so that the apparent debt remains about $74,000. The Board of Home Missions of the same denomination reports receipts up to February 1st of $491,974, a falling off on the receipts of the previous year of $79,994. A comparison of the receipts of the corresponding period of five years shows that they are less by about $80,000 than last year, greater by $40,000 than in 1893–'94, and less than in either of the previous years. The present fiscal year commenced with a debt of $364,850. Special sums have been received for this amounting to $131,919, leaving a present debt of $232,930. This has in a certain way been increased by necessary payments in anticipation of the receipts that usually come in during the next two months. On the other hand, less money has been appropriated than hitherto, so that, aside from the indebtedness, the general situation of the society is looked upon as encouraging. The Board of Freedmen of the same Church reports a general loss during the past year, altho the debt has been decreased by $8,407. The total indebtedness at the commencement of the present financial year was $22,351. The Presbyterian Church, South, reports for its Foreign Board receipts for the ten months of $115,750 as against $107,115 for the corresponding period of last year, showing a gain of $8,135. There is no debt, and there will be none during the present year. The Home Mission Board of the same Church report receipts for the general work of $142,745. This includes the donations by the presbyteries and synods for local work, the amount reported to the Assembly being $38,337. There is no debt. The Freedmen's work of the same denomination shows a decrease during the ten months amounting to $12,936. There is no debt. The Cumberland Presbyterian Church reports receipts for home missions for the last year of $16,497; for foreign missions of $31,143, the largest sum ever contributed by the denomination in one year. The present year's receipts appear to be less than last year's, and the debt with which the year started, $10,960, it is expected will be increased to from $15,000 to $20,000. The United Presbyterian Church reports, for the first nine months of the past three years, receipts for foreign missions varying from $71,249, in 1893, to $63,294, in 1894, and $69,925 in 1895. There is no debt, and while the receipts have not increased largely interest is considered to be growing steadily. The Board of Home Missions of the same Church reports receipts for the nine months of the current year as over $41,000, about $8,000 more than last year at the same date. The year opened with a debt of $11,000, and it is hoped that this will be very materially diminished before the close of the present financial year. The Associate Reformed Synod of the South reports no debt, and the receipts for the year—$6,169—are essentially the same as in previous years.

REFORMED: The Reformed (Dutch) Church foreign missions report receipts for the last nine months of $64,600, an increase of $5,318 over last year. The year commenced with a debt of $40,000, largely due to rearrangement of accounts. On this amount there has been received $27,615, and the outlook is considered encouraging. The Home Mission Board of the same Church reports that at the commencement of the year there was no debt, and the receipts during the year have followed the general course of previous years, with this to be said, that in ten years they have more than doubled. The Reformed (German) Church reports that the receipts from their regular sources for foreign missions are not up to the largest for previous years, but that the interest is maintained well. An effort which is being made to raise $25 000 extra for educational interests in Japan promises success. The Board of Home Missions of the same Church reports that the contributions of the Church for the past three years have been about $35,000 annually, $12,000 more than for the previous three years. There is no debt.

THE UNITARIAN ASSOCIATION reports that its receipts have not varied greatly; that it has no debt, and that the number of contributions is larger than usual, tho the amounts contributed are not up to the usual standard.

THE UNITED BRETHREN IN CHRIST: the General Missionary Society reports that apparently the receipts will be equal this year to those of last year—$75,000—one-half being used for the regular home and foreign work and the other half retained in the conferences for home work. The society opened its year with a debt which it is feared will be increased by from $3,000 to $5,000.

THE UNIVERSALIST General Convention reports gifts for the year 1895 of $55,160, less than those of the previous year by $13,700.

THE SALVATION ARMY.

ALL through the past week there was great interest in regard to the course to be taken by Mr. and Mrs. Ballington Booth. There were various statements issued by Colonel Nicol and Commissioner Eva Booth, and a manifesto by Bramwell Booth, Chief of the Staff in London, urging loyalty to the Army. At first it seemed that there would be a large defection, then statements were made that almost the entire organization had given their pledge to remain under the orders of General Booth. Through it all Mr. Ballington Booth said very little except to defend himself and claim that the responsibility rested upon his brothers and not himself.

Announcement had been made of a statement by Mr. and Mrs. Booth, and this was anxiously awaited. It was published on Sunday eve, and is as follows:

"Being continually pressed upon all sides to state definitely the action we shall take in the future, we now desire to make known our present position.

"1. We did not wish it said that we had taken the Salvation Army, that we had through ambition swept the organization in this country out of the General's hands, or that we had taken property which we had acquired while owing allegiance to him; furthermore, we did not want to influence those under his authority through their loyalty and stedfastness to us, nor have it said we had proved faithless to a trust reposed in us so far as administration was concerned. We had no alternative but to accept our dismissal which closed our relationships and negotiations with London. Since then we have allowed those in authority full scope, neither appearing in public nor counseling any beneath their command to leave.

"2. We cannot, however, close our eyes to the fact that we have another allegiance; we are not our own and cannot dispose of our lives and influence to please ourselves; God has called us to work for him. We dare not therefore remain idle. We have also at heart the interests of our country, that so loudly calls to us to continue in action. Seeing that the people of the United States of America, in an urgent and unmistakable manner, have voiced their desire that we should inaugurate a movement affording us the opportunity to continue our labors for the uplifting of the unchurched and unchristianed people of our country, and as there appears to us no alternative between this course and retiring from public service, we have decided on the former action. It is furthest from our desire that such a new and independent movement should be hostile to the one we have labored so long and so hard to upbuild. The United States, with its vast and ever-increasing population, should offer ample room for such effort without any unchristian warring.

"3. It would be premature here to decide upon the details of our future labor; we seek above all else God's leading; an organization cannot be formed in a day, and one that owns Christ as its head cannot be formulated on the opinions and enthusiasms of the moment. We shall probably have but a small beginning and gain step by step.

"4. We shall assuredly under any circumstances stand for the principles we have hitherto upheld, having for our aim the saving of souls, the unity of effort in work, scriptural plainness and self-sacrifice of life, and the simplicity and distinctiveness of dress that speaks of out-and-out Christ following.

"5. We cannot at this perplexed juncture, overtired in body and overstrained in nerve, give the date when we shall be ready to commence public work; indeed, it will be seen to be wise to do nothing in haste lest it should be ill done, but to do all with forethought that it may be well and permanently done. We are most anxious not to act on impulse or under strong pressure, but as God shall guide us through circumstances and with cool, calm judgment as to what we believe, and feel to be right.

"In closing we desire to assure all who are interested in this matter that we have earnestly consecrated our lives to the service of strengthening righteous principles and extending God's Kingdom in America.

"BALLINGTON BOOTH,
"MAUD B. BOOTH."

In addition to this was a letter sent out to a large number of friends. This letter is too long for reproduction here, but contained the following points.

The statement that they had "refused to obey orders" and thus had been untrue to the principles of the Army is characterized as untrue, and it is claimed that any other commissioner placed in the same position would have had to adopt the same course. The letter of January 31st to London was not a resignation, simply a statement that for certain reasons they did not feel free to enter upon another command. The policy at London in refusing to wait for a mail to answer the letter was evidently to force them out. As to the future, Mr. and Mrs. Booth indignantly repel the charges that they have withdrawn because of assurances of financial support; that they have catered to the wealthy and neglected the poor; and affirm that they intend, as soon as it can be done legally and properly, to deed over the whole of the property upon the understanding that it be thoroughly secured for the uses and purposes of those who contributed the money and the rank and file of the Salvation Army. They do not want it. The reference to the interview with Commandant Herbert Booth, Commissioner Eva Booth, and Colonel Nicol is as follows:

"Oh! none will ever know, dear friend, the darkness of sorrow and the agony of disappointment with which we went out of our beloved National Headquarters, with the stinging words and the threatened curses upon us and our little ones still stabbing our hearts."

A MEMORIAL TO BISHOP HAYGOOD.

BY THE REV. H. H. PROCTOR.

A NOTABLE memorial service was held here Sunday afternoon, February 24th, by the colored people, in memory of the late Bishop Atticus G. Haygood. The largest church in the city was filled to overflowing by the leading colored people, and a number of whites. Five hundred students furnished music for the occasion. Leading colored and white speakers stood on the same platform and pronounced fitting eulogies. These were in entire accord.

Among the excellent addresses there were three of special note. That of ex-Governor Northen, of Georgia, was remarkable, coming as it did from such an eminent source. He spoke gratefully of the fact that in this meeting there was a coming together of men of different denominations, of different sections, and different races, to do honor to the memory of one who was great because he was good, and so far forgot himself that he loved humanity as he loved God.

The Rev. Dr. I. S. Hopkins, a leading light in the Methodist Episcopal Church, South, was introduced as a lifelong friend of the Bishop, and gave some personal reminiscences that threw a flood of light on the private character of his "ascended friend." Among these was a reference to his habit of prayer in his college days. His room mate said of him that he had the habit of going into his closet to pray, and there to remain for a long time; when he came out his face, like one of old, actually shone.

But the most remarkable address of the day was that of Prof. W. H. Crogman, who for twenty-two years has been Professor of Greek in Clark University. He spoke as only one of his race and advantages can, and paid a chaste and discriminating eulogy to the virtues of the author of "Our Brother in Black." He spoke of the deep significance of such a gathering, and of the gratitude of his people. "Bishop Haygood found the South discussing whether or not the Negro should be educated, and left it discussing how he should be educated." He referred to the fact that he spoke his whole mind in the South. At Monteagle, Tenn., Bishop Haygood said: "Give all, black and white, the keys of knowledge, and let them unlock as many doors as they can. I pity the coward who is not willing to give every human being a chance."

"He loved us, and we loved him. Who can say but that

in a measure he died for us? At least he poured out his great powers in our cause."

"A man great and good has gone to his rest. A tower of strength has fallen in the Southland. It was an impressive occasion at Oxford when the remains of Bishop Haygood, followed by a distinguished procession of people, including statesmen, educators and ministers, were borne to the college chapel between the long lines of students with uncovered heads," said President Thirkield, the Chairman of the day. "But it was a still more impressive incident when, on the previous day, over twoscore men, with bronzed faces and strong arms, gathered voluntarily in the cemetery and asked the privilege of digging the grave of the departed Bishop, saying they did not want this great friend of 'our brother in black' to lie in a grave that men had been hired to dig."

ATLANTA, GA.

RELIGIOUS NOTES.

THE cause of good morals has been greatly helped by the conviction of a well-known journalist in Chicago of sending obscene matter through the mails, and his absolute yielding of the case, accepting the verdict and promising to do better. An effort is being made to accomplish the same result in regard to some papers in this city, as the *Police Gazette*.

....There were interesting services in connection with the "golden jubilee" of the Five Points Mission in this city last week. A large number of prominent citizens were present. There were addresses by A. K Sanford, D.D., State Senator Cantor, Dr. J. L. N. Hunt, St. Clair McKelway and others. Also choruses by the pupils of the mission, calisthenic exercises, etc.

....In the letter by Professor Crawford, of the Episcopal Theological Seminary, Alexandria, Va., in our last missionary number, the work in Egypt was spoken of as being under the care of the Presbyterian Church. This was an error, which should have been noted at the time. The Egypt mission is under the care of the United Presbyterian Church, a different denomination.

....The annual presentation of Bibles to the graduating class at West Point took place last week. Of the seventy-three members of the class the great majority chose the King James Version, four chose the Douay, and five chose other books. The death of the Rev. W. M. Postlethwaite has been followed by the separation of the chaplaincy from the Professorship of History and Ethics. There are already a large number of applications for the former position.

....Two Christian Endeavor Societies have been formed in Florence, Italy, one in the Scotch Presbyterian church and the other in a Baptist church. As a result of an Endeavor missionary meeting in Holden, Mo., four persons, a pastor and a physician with their wives, offered themselves for missionary service. As a result of six years' work of one society in a Lutheran church in Illinois, one missionary has gone to India, one pastor has entered his work, and two young men are fitting for the ministry.

....A large number of women in Pittsburg, Penn., have adopted a resolution pledging themselves not to use in their homes any refreshments containing liquor and not to patronize any caterers that use liquors in their ices and desserts. A pledge is also being circulated against attendance at any banquet or social function in a restaurant or hotel known to add liquor selling to its other business, and so far as possible to avoid patronizing such hotels while traveling.

....The Spiritualists held their Annual Convention in this city last week. There were about two hundred present, including a number of officers of the various organizations. There were papers read, including one on "The New Psychic Research," by Miles M. Dawson, of this city, and a number of messages through mediums. Among those who contributed music was John Hutchinson, a survivor of the famous Hutchinson family. Mrs. Cora L. Richmond, Vice President of the National Association, made an earnest plea for the removal of all laws inimical to mediums.

....Some two years ago two young men, connected with Harley House, in England, under the charge of the Rev. H. Grattan Guinness, went to Peru to start mission work. They had no direct connection with any society, and relied upon what funds might be contributed by friends and on what they might earn by teaching. They have held their own in Lima, and attempted work in Cuzco, from which place, however, they were forcibly expelled by the authorities at the beck of the priests. Much interest was aroused in this action at the time, and they hope that the bitter persecution will result in opening other doors.

....The Council of the Federation of Churches, representing over one hundred churches and charitable organizations in this city, have issued a statement cordially indorsing the conduct of the Police Department in regard to the Excise Question. They do it at this time because they feel that there is danger lest under the influences at work at Albany, all the reform already obtained will be made of no effect—especially through the repeal of the law forbidding saloons within 200 feet of churches or schools. They urge all friends of temperance throughout the State to do everything in their power to prevent this repeal for which the saloon interest is putting forth every effort.

....Last April there was a special session for ministers and Christian workers in connection with the Bible Institute at Chicago. This is to be repeated during April of this year, and there will be the advantage not only of the regular work of the Institute, but special lectures will be given by Superintendent Torrey on the "Doctrine of the Holy Spirit," "Personal Work," and on the First Epistle to the Thessalonians; by Prof. W. W. White on "Studies with Christ in the School of Prayer," on Isaiah, Acts, Job, and the Epistle to the Romans, and by Dr. W. J Erdman on the Epistle to the Colossians and Galatians, and on special themes, as "Sonship," "Results of Redemption," etc. As the accommodations to the Institute will be limited, applications should be made early to Superintendent Torrey, 80 Institute Place, Chicago, Ill.

....The New York City Mission and Tract Society, in its appeal for support, gives a list of the churches and missions which, in 1872 were located in the section of the city south of Fourteenth Street, but which have either removed or been given up. The list includes 47 churches and missions, as follows: 10 Baptist, 1 Congregational, 4 Lutheran, 7 Methodist Episcopal, 1 Methodist Protestant, 8 Presbyterian, 1 United Presbyterian, 1 Reformed Presbyterian, 4 Protestant Episcopal, 2 Reformed, 3 Second Advent, and 5 Miscellaneous Missions. During the same time this Society has built three large new churches at a cost of $392,000, and have received other property for Day Nursery, Worker's Home and Jewish work worth $105,000, in this same section whose population has been steadily increasing.

....The Women's Christian Temperance Union is very proud of its Willard Hall in Chicago, but they were quite anxious lest it be the scene of a meeting not long since which at the best was hardly in keeping with the ideas of the organization. The Hall is rented by the local Union, and re-rented by them, and no other society, not even the officers of the National Organization, have any voice in its management. A local liberal congregation, called the Church Militant, under the lead of the Rev. John Rusk, hire the hall for Sunday mornings, and they recently invited Colonel Ingersoll to address them. When the officers of the Society heard this they were much disturbed. Accordingly they made representations to the local Union, which appointed a committee to confer with Mr. Rusk. He met them very courteously, and it was finally arranged that Colonel Ingersoll should speak in the Auditorium.

....Of the various district Protestant French synods that usually meet about this time of the year, the recent convention of the Lyons Synod of the Free Church of France was the most important. It reported a membership of 4,145 and an annual total budget of 235,000 francs for all purposes. This was an average of 4,950 francs for each congregation and of 39.75 francs for each member. The Synod resolved to aid in the Protestant mission work in Madagascar. The fiftieth anniversary of the union of the Free Churches of France will be celebrated during the present year. In this connection it is interesting to note that the neo Protestant movement reported some months ago from Southern France, especially from St. Paiolin, headed by the priest Bonhomme, is showing all the signs of permanent vitality. In a number of neighboring places Protestant services have been begun, and a Marseilles priest, Bourrier by name, has become a convert to Protestantism, and together with another convert, Gous, has begun work in Sevres. Another young priest convert is studying theology at Neufchatel. Another indication of activity on the part of French Protestantism was the Evangelical Social Congress recently assembled in Bordeaux. Among the speakers was Professor Allier, of Paris. As is the case in Germany representatives of both schools of theological thought, the conservative and the liberal, here stood nobly together in seeking to apply practically the principles of Christianity to the needs and problems of the hour.

....The circulation of leading Protestant papers of Germany is disappointingly meager. As the post-office reports give the data in the case it is easy to determine the exact circulation. At the beginning of the present year the reports of the publishers were the following: *Christliche Welt*, 5,000 subscribers; *Chronik der christl. Welt*, 2,200; *Kirchl. Anzeiger für Berlin*, 3,500; *Allg. Luth. Kirchenzeitung*, of Leipzig, 2,535; *Gemeindeblatt für Rheinland*, 2160; *Deutsche Evangel. Kirchenzeitung*, 1,300; *Protestantenblatt*, 1,200; *Evangel. Kirchenzeitung*, 850; *Protestant. Kirchenzeitung*, 800; *Kirchl. Monatsheft*, 650. As a great many of these copies are taken by reading circles, the sphere of influence of each is considerably greater than its subscription list would indicate. All but the last are weeklies. The first on the list is the exponent of the new Ritschl school of liberal theology. The really popular religious papers in Germany are the Sunday papers, which are there published in time to reach their subscribers for Sunday reading. The political Sunday paper in Germany cuts little or no figure. Of these religious or semi-religious Sunday papers, the *Nachbar*, has a subscription list of 125,000; the Berlin *Sonntagsblatt*, of 125,000; the Stuttgart *Sonntagsblatt* of 120,600; the Berlin *Arbeiterfreund*, 104,000; the *Christenbote*, of 50,000; the *Kirche*, of 17,000, the *Hilfe*, of 12,000. These periodicals are all of a pronounced evangelical tendency, the last being the organ of the Christian Social propaganda of Pastor Naumann and the Christian Social Congress party. The German Christians have managed to utilize the Sunday reading propensities of the people in the interest of the Gospel better than has been done elsewhere.

....The Roman Catholic authorities in France are beginning to protest against the way in which the State is treating them, especially in financial matters. At the recent budget discussions, when it appeared that the appropriations for the Church had been decreased, while the famous tax law for the monasteries and cloisters had been fully utilized for the benefit of the State, the Bishop of Hulst declared that the congregations had a right to protest against such measures. It is stated on good authority that this declaration was made by him also in the name of such leading ecclesiastics as the Archbishops of Paris, Rheims and Lyons. These eminent prelates recently conferred with Leo XIII in Rome, and from their actions seem now ready to antagonize the Republic, with which the Vatican several years ago had made its peace. The Bishop of St. Brieuc has also publicly given expression to similar sentiments in an address to his clergy. He called recent legal enactments of the Parliament "the beginning of the strangulation of the Church," and continued:

"We have suffered; the Pope has been patient; but if he determined to make use of his freedom and give us back our freedom of action, would this be a cause of regret? We would in this case, then, have a separation of State and Church, and this possibility which has been used against us as a threat would in truth, if realized, be a God's blessing."

Even political papers are advising the authorities in the State to make haste slowly in antagonizing the mighty Church of Rome. A *kulturkampf* between the two "can end only in our loss, while we can gain absolutely nothing by it." The consciousness of strength exhibited by the Catholic Church of France in this crisis appears also in its aggressive movement against Protestantism, which have characterized its doings and sayings in recent months.

....The ninth annual convention of the Central District Alliance of the Interseminary Missionary Alliance was held in Hartford, Conn., last week. The opening devotional session on Thursday was conducted by S. H. Hadley of the Water Street Mission in this city. President Hartranft, of the Theological Seminary, gave the address of welcome, and E. B. Webb, D.D., of the Prudential Committee of the American Board gave an address on "The Condition of Non-Christian Peoples, according to the New Testament." Immediately after this meeting which was held in the Seminary chapel, a reception for the delegates was held in the new Case Memorial Library building. The Central District Alliance includes the theological seminaries of New York, New Jersey, Pennsylvania, Maryland, Virginia, the District of Columbia, and Connecticut, without reference to denomination. About ninety men in all had signified their intention to attend the convention. The largest outside delegations were from Yale, with about forty-five men, Union, with about fourteen, and Princeton, with nine. The second day was given up to a general survey of the missionary field. The first address was on "Work in China," by B. C. Henry, D.D., of Canton, China, a missionary of the Presbyterian Board. He was followed by J. K. Browne, D.D., of Harpût, a missionary under the American Board, who spoke on "Work in Turkey." In the afternoon an address was delivered by the Rev. C. W. Bates, of Mount Silinda, Africa, on "Work in East Africa." W. H. Clarke, of the Theological Seminary of Lincoln University, made a brief speech. Mr. Clarke is one of three young men who are expecting to go out soon to start a new mission in Africa. After him came the Rev. Charles W. Shelton, traveling secretary of the Congregational Home Missionary Society, who spoke on "Home Missionary Problems of To day." He spoke of the recent opening of new territories, when a tract of country which was bare prairie at sunrise would be a city at night with 75,000 inhabitants, an organized government, a mayor, aldermen, banks, stores, newspapers, and, of course, a large number of saloons running at full blast. "And where," he asked, "is the Church of God all this time? At home here in the East, sitting on cushioned seats and singing, 'Like a Mighty Army Moves the Church of God.'" A. F. Schauffler, D.D., of the New York City Missionary Society, followed with an address on "City Mission Work, Cheap or Dear?" holding that the most expensive work is the cheapest.

....The Protestant pastors of Germany are considerably excited over an Address issued recently by the Superior Consistory of Prussia, the highest ecclesiastical court in the kingdom and the most influential Church body in the Empire. It is addressed to the pastors, and warns them against participation in political and social agitations. During the last few years the subject of socialism in the widest sense of the term has aroused a great interest in the circle of Protestant pastors. Conventions and congresses have been held again and again, and an effort made to unite Protestants of all schools of thought in the work of making the power and principles of Christianity felt in the living social problems of the day. Conservatives like Stöcker and liberals like Harnack, university men, preachers and pastors have united in great numbers in this task. The special popular organ of the movement—which is not to be identified with the Christian Social party of some years ago—is the *Helfe*, edited most skilfully by Pastor Naumann, while the organ for the educated laity and the pastors is the *Christliche Welt*, of Leipzig. Now the Superior Consistory has published its address, in which it urges pastors to abstain from such agitation. It reminds them of the fact that their first duty consists in preaching Christ and him crucified, and that whatever may be the influence exercised by the clergy upon the living questions of the day in other departments except the Church, this influence must be exerted indirectly through the education by the Gospel of the souls committed to their care in their congregations. The Address seems to imply that pastors have neglected the one thing needful in order to push the interests of the social propaganda, and draws attention to the fact that not a few immature theological students and candidates for the ministry have been conspicuous in these conventions and congresses. In general it can be said that the younger and more liberal men in the clerical ranks have been active in this new propaganda, in the expressed hope that here their liberalizing theology would effect the good results which are lamentably and notoriously lackin their pulpit and pastoral ministrations. The Address "from above" is accordingly regarded as a blow at the liberal elements; and this interpretation is doubtless correct. The journals of this party are accordingly loud in their protests, especially the *Welt*, while the conservative journals, both in the Church and the secular papers, approve of the views advanced by the Consistory. At any rate the Address is equivalent to an order from the Church authorities, and will be obeyed by the pastors of the State Church.

Missions.

BACK AT CHENTU.

BY THE REV. H. OLIN CADY,

MISSIONARY OF THE METHODIST EPISCOPAL CHURCH,

THE riots have come and gone, we trust, for the time from the province; at least there has been none since June, when the work was broken up at the stations Chentu, Kiating, Yachou, Sui Fu and Lucheo. This meant all of the stations of the American Baptist Missionary Union and of the Canadian Methodist, of the China Inland Mission and of the Methodist Episcopal stations at Chentu; and yet the native helpers and Christians were in no place seriously interfered with, and in Chentu we were able to rent a place for them before we got out of the yamen, and the native helpers carried on the work during our absence.

On our return to Chentu we were received with honor at the city nearest Chentu, and given a feast in the great Examination Hall, and then, with a guard of soldiers, braves and police, escorted to the house provided and furnished by the officials.

Meanwhile the claims have been placed in the hands of the Foreign Consuls, and an American Commission is on its way to the city to investigate matters. Plainly the riots were not so much antichristian as antiforeign, for the native Christians were not disturbed; they were not the spontaneous uprising of the people, but rather the outcome of official hatred of foreigners. Perhaps not every one knows that officials are never citizens of the province where they hold their office, and a very large number of the officials are from the very bitter antiforeign Province of Hunan.

Recently I took a long overland journey of nearly three weeks, and everywhere found the people curteous, curious and friendly. The action of the foreign Governments, tardy and lame as it has been, in demanding that the officials shall be held responsible, as they are by Chinese law, for the antiforeign riots is bearing a good effect.

One of the immediate effects of the riot was the Proclamation of the new Viceroy Lu, which clearly informed the lower officials that the Emperor *long ago had given his permission* to foreign missionaries to buy real estate, build upon it, have schools, churches, hospitals; to teach, preach and heal; and that in permitting the missionaries to be disturbed, they were permitting a rebellion against the Emperor.

Now some one will soon be saying the missionaries have no legal right outside the treaty ports; but the verdict of sensible people will be that the proclamation of the Viceroy of Sz-ch'uan clearly establishes their rights.

CHENTU, CHINA.

The Sunday-School.

LESSON FOR MARCH 15TH.

TEACHING ABOUT PRAYER.—LUKE 11: 1-13.

GOLDEN TEXT.—"Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you."—LUKE 11: 9.

NOTES.—"*As he was praying in a certain place.*"—This is a different occasion from that on which the Lord's Prayer was given in the Sermon on the Mount, as recorded by Matthew. This illustrates the fact that Jesus repeated his discourses at different times, so that his disciples could become familiar with them and remember them. At the same time, the evangelists did not give them with verbal accuracy, as is proved by the variations recorded, which are not due to the fact that they were recorded from different occasions. The variations appear the same when the occasion is the same.——"*John also taught his disciples to pray.*"—The fact is not mentioned in the story of John, but is natural, as religious teachers often composed a form of prayer to embody their teachings.——"*When ye pray, say.*"—Matthew says, "After this manner pray ye," as if it were rather a model than a ritual. Doubtless both were designed.——"*Father.*"—The Old Version and Matthew have "*Our* Father." There was a great tendency in the manuscripts to lengthen out the shorter form of Luke by adding words found in Matthew. So in the older form of Luke, the petition, "Thy will be done," etc., is omitted, being an explanation of "Thy kingdom come." The entire conclusion of the prayer is omitted, which perhaps was added later as an ascription.——"*Go unto him at midnight.*"—When even Eastern hospitality might question the obligation.——"*My children are with me in bed.*"—On mattresses along the divans about the common sleeping room.——"*Three loaves.*"—Round, thin, flat barley cakes, of which two would have been a substantial meal, leaving one over for curtesy.——"*Ask,*" "*seek,*" "*knock.*"—In ascending series, each word being stronger than that before it. "Ask" and "knock" are taken from the preceding parable. The knocking includes both pounding and calling.——"*Loaf,*" "*stone.*"—The word "stone" is chosen from some resemblance of its flat shape, so of "fish" and "serpent," "egg" and "scorpion."——"*Being evil.*"—The idea is not that the disciples addressed were especially wicked, like the Pharisees, but that they were sinful and only evil compared with God.

Instruction.—Jesus was often in prayer, and he prayed in the presence of his disciples.

The Lord's Prayer, so called, is both a form and a model; but chiefly the latter. It is an epitome of what we ought to desire. We are to develop it in our prayers, and be careful always to follow its spirit. We may repeat it as a convenient form of prayer, if we will only be careful when we repeat it to do it from the heart, wishing and really praying what we say.

The prayer begins with God; and with God not as King but as Father. That is a peculiarity of Christ's teaching that he made much of the fatherhood of God.

Yet God is a King, for he has a kingdom. The prayer "Thy kingdom come," seeks God's glory first, and the overthrow of the kingdom of Satan. It completes the prayer, "Hallowed be thy name." If God's name is honored, hallowed, all over the world, then his kingdom will have come.

After the prayer for God's kingdom and glory, comes the prayer for ourselves. First comes the necessary provision for earthly existence, which includes not only the bread mentioned, but all that bread includes, such as clothes, house, temporal comforts of every sort.

It is for provision "day by day," "this day," that we are to pray, not for a great store laid away in barns for future provision. Yet this is included so far as necessary for comfort, not for unnecessary wealth. "This year" may be as proper a prayer as "this day."

This form of the Prayer has "sins" instead of "debts." It simply explains the other form of Matthew. Our debts to God are sins. And the corresponding duty of our forgiving others is put even plainer than in Matthew: "For we also forgive."

One way to avoid sin, and the best for us, is to avoid temptation. One who wilfully goes into temptation is almost sure to fall into sin. The first duty, then, is to keep out of dangerous places. If we think we can resist, we are then likely to be vainglorious and fall.

The longer part of this lesson is the enforcement of the privilege of prayer. The illustration given is by way of contrast between the unwillingness of an ordinary man to help his friend and the willingness of God. A friend, if it causes him discomfort, may hesitate and needs importunity; but God loves us and is glad to help us, and only wants us to tell him what we need.

Yet we may tell him earnestly. We may not only ask but seek; not only seek but knock. Our own desires will compel us thus to be importunate, and God will not be offended.

Ministerial Register.

BAPTIST.

BAILEY, W. T., Alexandria, accepts call to Curtis Bay, South Baltimore, Md.
CALL, L. N., Webster City, Ia., resigns.
CORNELIUS, J. A., Bloomfield, Ia., resigns.
CRANE, E. F., Franklin, Penn., died February 13th, aged 83.
GARTON, R., Santa Ana, Cal., resigns.
HIGBY, J. H., Kaukauna, Wis., resigns.
HUCKLEBERRY, J. F., Salem, Ind., resigns.
HUTCHINS, H. B., Brooklyn, N. Y., accepts call to Pawtucket, R. I.
JOHNSON, C. O., Paso Robles, Ore., resigns.
LINDSAY, A., Hartland, N. Y., resigns.
MARTIN, A., Wayne Village, accepts call to Millport, N. Y.
PETERSON, R. J., Oakfield, Ia., resigns.
REID, GEORGE D., Deep River, accepts call to Bridgeport, Mass.
REYNOLDS, A. E., Cambridge, accepts call to No. Tewksbury, Mass.
RITZMAN, WILLIAM, Baltimore, Md., accepts call to Louisville, Ky.
STEVENS, A. O., Algona, Ia., resigns.
STORMS, J. H., Los Angeles, Cal., resigns.
SWETT, C. D., Hudson, N. H., resigns.
TAYLOR, W. A., Detroit, Mich., accepts call to Madison, S. D.

CONGREGATIONAL.

BROWN, HENRY C. Allison, Ia., resigns.
DEXTER, FRANK N., Clinton, Wis., resigns.
EVANS, DAVID A., inst., February 18th, Bartlett, Ill.
GOODRICH, LINCOLN B., Bound Brook, N. J., accepts call to Mariboro, Mass.
HEALEY, FRANK D., ord. February 20th, Bertrand, Neb.
HUNT, THEODORE C., Riverside, Cal., accepts call to Eau Claire, Wis.
IRELAND, WILLIAM F., Columbus, accepts call to Syracuse, N. Y.
JENKINS, OWEN, Collinwood, O., resigns.
JOHNSTON, FRANK L., Leadville, Col., resigns.
LANPHEAR, NATHANIEL D., Kinderhook and East Gilead, Mich., resigns.
SMITH, A. C., Seymour, Wis., resigns.
SWANSON, ISAAC J., inst. February 17th, Lima, O.

LUTHERAN.

ADELBERG, P., Milwaukee, Wis., resigns.
MARKS, C. A. China Grove, N. C., accepts call to Middlebrook, Va.
NORDLANDER, A. G. E., Leadville, Col., resigns.
OTT, H. A., Freeport, Ill., resigns.
PARRY, THOMAS, Frankford, Ind., accepts call to Wilkinsburg, Penn.
SIBOLE, L. M. Winchester, Va., died February 13th, aged 52.

PRESBYTERIAN.

BROWNING, W. E., Garden City, Kan., called to educational work, Santiago, Chile.
FLINN, R. O., Kirkwood, called to Dalton, Ga.
HIRSCHER, S. S., Manchester, Ia., called to Sandwich, Ill.
JESSUP, LEWIS, Diller, Neb., died February 5th, aged 74.
RAYSON, B. A., Chicago Lawn, accepts call to Woonsocket, S. D.
SKINNER, J. R., inst. February 20th, Bethel, Ill.
SMITH, L. R., Shellsburg, accepts call to Oakland, Kan.
STERNBERG, LEVI, Ellsworth, Kan., died February 13th, aged 81.
THOMAS, J. A., Shemariah, called to Winchester, Va.
THOMAS, JOHN H., Marion, Ind., resigns.

PROTESTANT EPISCOPAL.

ATKINSON, JOHN R., New York City, accepts call to Elizabeth, N. J.
BARNES, C. L., Baraboo, Wis., resigns.
BURROWS, THOMAS, Hobart, accepts call to Rondout, N. Y.
FOSTER, THEODORE B., Pawtucket, R. I., accepts call to Rutland, Vt.
GORRELL, A. V., Fort Dodge, accepts call to Des Moines, Ia.
MILLER, A. D., New Haven, Conn., resigns.
PARKMAN, HENRY C., Los Vegas, N. M., resigns.
ROBERTS, C. M., Troy, accepts call to Hartwell, O.
SKINNER, F. N., Wilmington, N. C., resigns.

MISCELLANEOUS.

BOOLE, WILLIAM H., Meth., Staten Island, N. Y., died February 24th.
CONSER, S. L. M., Meth., Loganton, Penn., died February 20th, aged 84.
LYON, WILLIAM H., Unit., Boston, called to Brookline, Mass.
WAGONER, J. E., Cumb. Pres., Henrietta, Tex., resigns.
WILLIAMS, JOHN F., Meth., Luzerne, Penn., died February 18th.

Literature.

The prompt mention in our list of "Books of the Week" will be considered by us as an equivalent to their publishers for all volumes received. The interests of our readers will guide us in the selection of works for further notice.

THE HUGUENOTS AND THE REVOCATION OF THE EDICT OF NANTES.*

IN the two volumes which Professor Baird has thus entitled he places a fitting crown upon a life's labor of love. To have made so exhaustive a history of a comparatively obscure part of a great nation, has implied an amount of research fairly appalling to the mind capable of appreciating its difficulty. The preceding volumes have brought the history of the Huguenots from the earliest days of the Reformation in France down to the few years of comparative prosperity which followed the promulgation of the Edict of Nantes and ended with the death of the great Henry in 1610.

Practically, the recall of this famous and beneficent edict dates from the murder of Henry IV; for with the Regency of his Queen, the narrow-minded bigot Marie de Medici, began a gradual and persistent, if necessarily intermittent, withdrawal of all the privileges this edict had granted. During the years of Queen Marie's regency there was hardly a day unmarked by some unfairness of dealing with the Huguenots, either singly or collectively. There was steady pressure of encroachment upon all their rights, first from one side and then from another, but always in one direction. There is no doubt that the influence of the Roman Catholic clergy was efficient and untiring in this matter. The power of priestly hierarchies has ever been vast; but there has never existed, and probably never will exist, a stronger and more perfect organization than that of the Roman Catholic Church. But even within itself there were some who rose superior to its selfish demands. It is to the credit of the two great Cardinals, the one of French, the other of Italian birth, who successively ruled France from about 1620 to 1661, that they were too great as statesmen, and too truly patriotic to allow their Church to have its full way in matters purely civil. It is true that with a firm hand Richelieu reduced the Protestants to political submission; but, after that, persecutions were relaxed and not permitted to rage again either during his power or that of Mazarin. The course of Richelieu is the more notable because he had to withstand not only the urgence of Rome, but also that of his colleagues in France, and that of the nominal monarch, for Louis XIII had inherited none of his father's greatness, and all of his mother's intolerance of disposition. As early as 1617 he had issued an order in council making the Roman Catholic the established religion in his father's maternal principality of Béarn, at that time one of the most strongly Protestant portions of France. This was a high-handed aggression, because, legally, the solemn decisions of the States-General of Béarn were only revocable by an equally solemn decision of the same body, and they had decreed that their State religion should be the Reformed.

To readers of the present generation, to whom freedom is a birthright, and the "divine right of kings" a fable, the loyal and devoted Huguenot's persistent patience in "turning the other cheek" to the blows of his royal master during three long and relentlessly cruel reigns, is a matter for continual astonishment, mingled with but little admiration; for frequently this patience amounted to positive imbecility. The fact is, that for a very long time, while the Huguenot asked for religious freedom, he did not appear to know or care anything about political freedom. He only learned to seek the latter under a system of the most infamous abuses. Had they been governed by a succession of even moderately wise and generous monarchs, nothing earthly could have incited the Huguenots to revolt. In the eyes of the whole French people fealty to country, and to whatever monarch might, by divine right, happen to be ruling over that country at the time, was one and the same thing. Nothing short of unendurable misery could open their eyes, or those of the great mass of the French people. When once they were opened the cruelties of the great French Revolution came as the natural recoil.

The years from 1610 to 1793 beheld an almost unbroken march of encroachments upon the liberties of the people. The monarch—whether he was Louis XIII or XIV or XV—did not persecute the "pretended reformed" so much because of his attachment to the Roman Catholicism or his zeal for souls, as because of his pressing, always pressing need for vast sums of money; and the coffers of the Church could be drawn upon for many purposes if one of them was the persecution of the Huguenot. In addition to this motive Louis XIV had another in his intolerant and intolerable pride. "I am a Roman Catholic, and *I will* that all my subjects shall be the same." Opposition to the King's religion was held to be rebellion to the King's person. The humble, not to say slavish tone of the Huguenots when raising their protest against this view, is in our day incomprehensible, unless we stop to remember the simple and unswerving,

* THE HUGUENOTS AND THE REVOCATION OF THE EDICT OF NANTES. By PROF. HENRY M. BAIRD, Professor in the University of New York, author of "The Rise of the Huguenots in France," and of "The Huguenots and Henry of Navarre." New York: Charles Scribner's Son. 2 vols. $7.50.

almost dog-like loyalty of the entire French people for so many generations to their worthless masters.

Why the French Revolution did not come at least one hundred years before it did is the mystery. That the persecutions of the French Protestants were a very strong factor in leading up to it one may readily learn in reading these pages. Even during the lives of Richelieu and Mazarin the Reformed could not be said to be indulgently, or even justly treated. Double-dealing, and insincerity characterized all transactions of the monarch and the Roman Catholic Church with the Huguenots. For the first generation or two after the assassination of the great Henry there still remained powerful Protestant nobles who, like Henri de Rohan, were able leaders of men, and firmly supported their humbler co-religionists; but, little by little, by time, by the fortunes of war, by treachery, and by that most fatal of all foes—the corruption of Court favor, these passed away and left none to take their places. By the date of the formal Revocation of the Edict of Nantes the ranks of nobly-born Protestants had been greatly thinned. But even as late as that period the Protestant nobles and gentry were still considerable in numbers and influence. In some places from eighty to one hundred carriages might be seen in front of the doors of a Huguenot temple, their owners braving the King's displeasure by coming from far and near to attend the weekly service. As late as four years before the Revocation there was still one old noble—the Marquis de Ruvigny—courageous enough to present and advocate a petition in behalf of his brethren in the faith. His arguments had no effect upon the course of the autocrat, yet, in after years, the latter must surely have remembered how this eloquent old man had told him of the state of prosperity into which France had grown since the cessation of its religious wars, and shown him how much of this was due to the industry, wealth and constant loyalty of his Protestant subjects. Especially must he have remembered the solemn warning that if he endeavored to enforce their conformity in religious matters the most pacific and useful part of his subjects would cast off their allegiance to him and forsake the kingdom. Of course the address was useless, for the King had already pronounced his "*Je veux*"; and he never learned that it is a greater thing to change one's mind for good cause than to persevere in a wrong course. "Those who do not agree with me," he said in effect, "are heretics, and *I will* that heresy shall be extirpated from my dominions!"

The humble remonstrance which the Huguenot noble presented to this monstrous assumption is still in existance. Professor Baird says that it is an able paper, calm, judicial simple and pathetic, "setting forth the wrongs of a great multitude of human beings, amazed and horrified at the fresh outrage to which their most sacred and intimate relations in life were threatened to be subjected." But what was mere humanity in comparison to the will of a king? This noble document bears only the indorsement—"*Néant*"! *Trash!* Nearly a century later Voltaire did good service on behalf of the oppressed Huguenots. He was an iconoclast by nature, and not disposed to think too well of royalties; yet even he found this "*Néant*" so brutal that he was inclined to discredit the statement that this was the sole response vouchsafed to the heart-cry of more than a million of loyal and bitterly oppressed subjects; but Professor Baird has proved its indisputable authenticity.

Many efforts have been made to clear the memory of the monarch from the odium of having realized the extent of the cruelties he was inflicting. It may well be, indeed, that underlings, after the manner of their kind, often exceeded instructions; but these, as they may be seen to-day preserved in the archives of various places, are brutal enough to stain forever the memory of their author. "*Je veux!*" This was the god the little monarch worshiped with a sincere and constant fervor, and led to his continuance in an error which ultimately cost his country the loss of some hundred thousands of its best inhabitants, and himself—consequence of much the greatest importance in his own eyes—the loss of power and prestige in Europe.

To Mme. de Maintenon has often been laid the charge of having purchased the advocacy of the Church for her marriage with the King by promising to secure his consent to the Revocation of the Edict of Nantes. Professor Baird does not consider this as proved. Mme. de Maintenon's character has long been a puzzle to historians, because they have endeavored to find depths in an essentially shallow nature. She was superficially clever, and was both clear and far-sighted in a narrow range. She was placidly selfish, and ever scheming for her own advancement; but she never manifested uncessary cruelty, and probably was as sincerely attached to the King as her cool nature would permit. Like a comfortable cat she purred for the pleasure of him who provided her comforts, and inquired not too curiously into his actions. It is certain that she did not interfere in behalf of the persecuted. Probably if she had done so she would only have succeeded in drawing the King's displeasure upon herself, a thing which she was in no wise minded to do. On the other hand, it does not appear that the persecutions were instigated by her.

In 1685 a great pontifical service was held in Rome. The *Te Deum* was sung, and for three nights the whole city was illuminated. Masses, chants, laudatory discourses and grand banquets were given, and a medal was struck in honor of a great event.

Nearly a century before the great Henry had issued a decree which was intended to be, and for a few years was a charter of liberties to his Protestant subjects. This step had been far in advance of previous conditions under which Protestants had struggled through a century of persecutions, religious wars and treacherous massacres; but it was not liberty as we understand it, for it did not confer equal rights with those enjoyed by the Roman Catholics. Now, however, this moderate degree of liberty was to be formally taken away by the King's decree revoking the celebrated Edict of Nantes, and it was this revocation for which the pontifical medal of honor was struck. The existence of this medal has been denied; but Mr. Baird shows that it may still be seen in the numismatical collections of the French National Library.

The Huguenots were no longer to be tolerated. This did not merely mean that their churches were to be torn down and their pastors silenced, but that all religious gatherings among them were prohibited, even a nobleman not being permitted to hold services of any sort in his own house under penalty of banishment, loss of property or death. Their ministers were not only silenced, but, on refusal to conform to the Roman Catholic Church, were enjoined to leave France within fifteen days from the promulgation of the decree. If during this interim they should preach, or perform any other ministerial function, they would be sent to the galleys. On the other hand, every possible inducement was offered to those who should conform. All Protestant schools were closed at the same time that Catholic schools were barred to non-conforming pupils. The same decree provided that all children hereafter born of Protestant parents should be baptized by the parish priests and brought up in the Roman Catholic religion. For many years before this, persecutions, alike dishonoring to the monarch and the faith which he professed, had been increasing throughout France, and a silent tide of Protestants had been most unwillingly leaving their ancestral homes, their property (often very considerable, and in such shape that it was possible to take it with them), their occupations and their kindred, to seek refuge in more hospitable and wiser lands. The King had not let them go willingly. Like Pharaoh of old he threw all possible impediments in the line of their flight. He did not say: "Adopt my faith or go," but "Adopt my faith and stay. *I will* that you shall all be immediately converted."

Flight had been at once the most tempting and the most difficult course for the persecuted. All the avenues of escape were so well watched that so many could never have succeeded in leaving France had not the mass of the Catholic population proved vastly more merciful than their leaders. Neighbors and quondam friends sometimes betrayed the persecuted, but oftener were they permitted, even assisted to escape.

The decree of revocation was a cunningly worded and treacherous document, for, bad as the face of it appears, its covert provisions were much worse. For instance, the laws did not permit the inheritance of property by illegitimate children, and, by the same laws, none were legitimate whose parents had not been married by a Catholic priest; at the same time priests were not allowed to marry any who were not professing Catholics.

The truly wonderful thing about French Protestantism is that so many should have continued firm in their allegiance to a faith so persecuted, especially in the absence of religious teachers. The history of the Huguenots who did not succeed in escaping from France is one long record of bitter oppression and wrong on the one side, and of incredible endurance on the other. It was not until nearly twenty years after the Revocation that despair armed the Huguenots to fight in their own defense.

The result is known to history as the "War in the Cevennes." Beginning in 1702, the power of the insurrection was broken in 1704; but it was not utterly crushed until 1710.

The insurrection was crushed, but not the faith. From this period the "Churches of the Desert" show a slow and painful, but constant growth. Their history is a veritable romance of religion. Persecutions did not relax until many years after the death of Louis XIV, but the churches grew in numbers and in grace beneath them. The history is fascinating to one who loves heroism and noble deeds; and Professor Baird has done a service to the world in drawing them from the obscure records where they have so long been hidden.

Labor in its Relations to Law: Four Lectures delivered at the Plymouth School of Ethics, July, 1895. By F. J. Stimson. (Charles Scribner's Sons. 75 cents.) Unless we are greatly mistaken, this is the clearest, fairest, most level-headed, all-round condensed statement of the labor problem in relations to law and right, individual, social and corporate, that has yet been put into print. It is so brief as to be hardly more of an *opus* to read the book than to read a review of it. It is so thorough as to omit neither the law nor the evidence in the case. The author's style carries his meaning perfectly and makes his point with a cool, judicial fairness which gives every sentence its full weight. The influence of such a book should be in the inverse ratio of its size.

LIFE AND LETTERS OF DANTE GABRIEL ROSSETTI.*

In these two superb volumes Mr. William Michael Rossetti has brought together all the facts of his distinguished brother's life which he has deemed of public interest, and has added a great number of family letters containing matter more or less autobiographical. It is upon the whole a remarkable record tho by no means altogether pleasing. We are not sure that such exposure of human weakness, folly and distress, as is here made in connection with the workings of a great artistic force, can ever fail to do harm. At all events the sense of distress is uppermost during the perusal of both the Memoir and the Letters.

The Rossetti family has been singularly distinguished among the artists and literati of London during the past third of a century. Dante Gabriel Rossetti was easily the foremost of the "Pre-Raphaelite school of painters," so called, in which medievalism was expressed in terms peculiarly rigid and conventional and yet with fascinating, romantic energy. In both painting and poetry he was a master whose narrow limitations could not be hidden; but within these he was absolute. As a man he exerted a powerful influence over a small but brilliant coterie of artists, poets, critics and connoisseurs from the middle of the present century until his death in 1882. To the public generally he is best known as a poet, from the fact that his books have been accessible, while his paintings, which he was always averse to exhibiting, are mostly in private collections.

The life exposed by the Memoir and Letters under consideration was a miserable one. Like Poe, Maupassant, Verlaine and Beaudelaire, Rossetti wrecked himself upon stimulants and became, in the latter part of his comparatively short career, a hopeless, half maniacal slave to chloral and whisky. But, quite independently of this sad feature, his life shows forth a morbidness not to be mistaken. Moreover, the whole atmosphere surrounding him and his sympathetic following was of a sickly and alien cast, all out of keeping with modern civilization. There is nothing robust and red-blooded in any of his pictures or poems, albeit a peculiarly restricted sensualism often predominates.

Rossetti was of Italian descent, and his genius was Latin. Early in life he fell under the influence of Poe, and what is, perhaps, his finest poem, was written in his teens confessedly as a counterpart of "The Raven." This was the celebrated "Blessed Damozel," one of the most exquisite poems in English literature. He wrote many dainty lyrics and sonnets, some of them strangely marked with what may be best described as badges of abnormal cerebration. The truth is, he never wrote with a perfectly healthy pen-stroke a single letter in any of his poems. They are clearly the fine yet unnatural crystals of a mind fevered, distorted, and never quite in sympathy with health, strength and happiness.

As to the book in hand, there is a wonderful fascination in its story, and the numerous glimpses it gives of London literary and artistic life are interesting. It will be strange reading to the average intelligent American, and we are not sure that it will not give a dangerously erroneous impression of what London's literary life really means. Surely this Rossetti circle is not here shown to be a very desirable one to make pattern of. One does not confess a philistine prejudice in rejecting an influence which is in every way unpleasant to a sound and clean judgment. Rossetti's paintings and poems are a part of art, and they stand for a considerable force; but Rossetti's private life is quite another thing, and very much of it might well have been left out of print. We cannot but wonder what would have been the result if the editing of these volumes had been committed, as was at one time proposed, to Mr. Theodore Watts. In a case like this an editor so near of kin is always liable to be haunted with the morbid fear that brotherly feeling may carry him too far in concealing a brother's fault.

SOME GOOD MUSICAL LITERATURE.†

We are inclined to rate high this brief series of volumes in the way of musical essays; assuming that it is completed with the members of it now before us. The past year or so has been productive of distinctly important and valuable publications in the same field; and tho comparisons are not necessary, still these books stand such a test or any other with firmness. Either as pleasant reading on musical personalities, or as mere information, as reference-books, they possess a fine quality. Their pages discuss men and works so recently prominent in the art that they mostly are quite unhackneyed in topics. They even constitute a postscript to the latest musical encyclopedias, and to dictionaries of musical biography, and so atone for defective pages in Grove or Riemann or Pougin. They are well-planned, carefully executed and successful in their double object of gratifying musical curiosity and supplying facts. While a wider scope might have been given their biographical contents, still this element, on the whole, is broad and will be helpful to the average reader of the musical literary output.

The four volumes in the series comprise *The Masters of English Music*, by Charles Willeby; *The Masters of German Music*, by J. A. Fuller Maitland; *The Masters of*

* Dante Gabriel Rossetti, his Family Letters with a Memoir. By William Michael Rossetti. Boston: Roberts Brother Vols. II. $6.50 the set.

† The Masters of Contemporary Music. Four Volumes. New York: Charles Scribner's Sons.

French Music, by Arthur Hervey; and *The Masters of Italian Music*, by R. A. Streatfeild. The writers are all well known for authority in musical discussion, and the selections of each are eminently to be approved. The intention has been to offer in each volume short biographical sketches and critical essays on living musicians of the four nationalities named, on those composers who are of undisputed eminence and authority. There is a special aim particularly to enlighten the public as to the personality and work of the "new men"—the lately risen, still rising stars in their art, stars that at least count in a darkened sky.

Thus Mr. Willeby's review of the contemporary English musical world has notices of Sir Arthur Sullivan, A. C. Mackenzie, Frederic H. Cowen, Charles Hubert Parry and C. Villiers Stanford. The Germans discussed by Mr. Fuller-Maitland are Johannes Brahms, Max Bruch, Karl Goldmark, Josef Rheinberger, Theodore Kirchner, Carl Reinecke, Woldemar Bargiel, Josef Joachim, Clara Schumann, Heinrich von Herzogenberg, Heinrich Hoffmann, Anton Bruckner, Felix Draeseke, Jean Louis Nicodé, Richard Strauss, Hans Sommer and Cyrill Kistler. There is no inclusion of Engelbert Humperdinck in this book, his fame having become great since the volume was ready for press; but it is a more singular omission to make no mention of Johann Strauss. A good biography of Strauss is a desideratum. In the same connection be it said that Mr. Fuller-Maitland's book, by such a considerable assortment of gray veterans whose best days are past or passing over, along with younger pretenders of doubtful "staying power," presents the conviction which any writer in this direction must emphasize, necessarily and sadly, that Germany's musical day is over, and that as with Wagner came the noon, so with Wagner's death began a *Dämmerung*, growing thicker and colder. In France Mr. Hervey has a land of infinitely more vital and aggressive contemporary musical productiveness. The superior French musician of the day, even when under Wagnerian influences, may not be great, but he is rarely dull, and the manner is apt to be attractive where the matter is not original nor of real power. The French composers of Mr. Hervey's choice have been Gounod (who was living when the portion on him was in press), Ambroise Thomas, Camille Saint Saëns, Jules Massenet, Ernest Reyer, Alfred Bruneau—whose remarkable operas are shamefully neglected by the impresarios of America—and, in a general chapter are briefly noticed Paladilhe, Vincent d'Indy, and three notable men that also have passed away lately, Chabrier, Franck and Goddard. If Mr. Hervey had known how the course of nature would interfere with the plan of his volume, doubtless he would have enlarged its good offices by some pages on Lalor and Guiraud, whose untimely taking away lately has been appreciated again with the production of the "Frédégonde" of the former and "La Jacquerie" of the latter, furnished respectively for the stage by Saint-Saëns and Coquart. The "Vivandiere" of Goddard, has also been brought out with much success since its author's decease.

The volume on Italian contemporary musicians, by Mr. Streatfeilds we have already noticed at some length. It is only necessary to add now that it is an admirable number of the series, with its careful presentations of the personality, gifts and works of Verdi and Boito, and of the new lights of Italy's musical renaissance—Puccini, Mascagni, Leoncavallo, Smareglia and so on.

The excellent volume on English composers strikes less sympathetically on American readers than the other three; not because Venezuela and Schomburgk lately have filled our ears or hearts with discord, but because the zealous, clever, respectable or learned writers of British blood never seem to have that to say which gains a hold over the American public. We may except one composer—Sullivan. We recognize the ability in the church music, in the sacred oratorios, the cantatas, the symphonic or choral writings that has the English ear-mark, hall-mark and customs-label. But Americans—at least, New Yorkers—find rarely in them that which bites on the temperament, taste or imagination. The one contemporary symphony of British origin here that has been successful with us is Cowen's "Scandinavian" (which should be heard again, by the by); and one has only to hear the names of Parry, Mackenzie, Stainer and Stanford to be reminded of able scores that have gained no foothold here, tho coming to us with laurels from English music-festivals and with loud echoes of the enthusiasm of Great Britain's concert-goers, even opera-goers. In symphony and chamber music the German symphonists rule the United States, its conductors, its audiences. In oratorio, it cares for no recent work of English origin. Its operatic palate is set for Wagner, and for the French and Italian scores of the day's wear and tear. In songs it leans toward England, but ever with a weakness for the lyrics of the Continent in the languages of the Continent. It prefers *gulyas* and caviare to old roast-beef and plum pudding, *paprika* to gooseberry-wine, maccaroni to kale, Münchener to stout. We doubt if the announcement of a production here of Sullivan's "Ivanhoe" would attract as much attention in one season as has Massenet's flimsy "Navarraise"—and that is not saying much; and the musical pulse of the United States has a throb that is French or German rather than British.

In fine, this is a valuable and interesting quartet of volumes for the better sort of musical readers. To the libraries of such we commend them—as runs the phrase, "either for business or pleasure."

Fragments of the Commentary of Ephrem Syrus upon the Diatessaron. The Commentary of Ephrem Syrus on the Diatessaron of Tatian, preserved in an Armenian translation, translated thence into Latin by Moesinger some forty odd years ago, was scarcely known to modern scholars till Ezra Abbot made use of it in his remarkable work on the "Authenticity of the Fourth Gospel." And even after Dr. Abbot's effective use of it, the scholars have generally left it in almost as much neglect as before, nothwithstanding the fact that the close connection between the works of the Syrian fathers and the Western hymns, comments and New Testament texts was becoming clearer every day, and the necessity of hunting over the Syriac remains was becoming more and more potent as a powerful help in New Testament textual criticism. Some years ago, two American scholars called public attention to a few quotations from the Diatessaron preserved in the Syriac commentaries of Isho'dad and Bar Ebraeus, and stirred up the memory of a few others to the well known but neglected fact that the Syriac commentators and the Syriac church services had borrowed, one from an other as the ages went by and all finally from Ephrem, no end of sententious and singular comments on the Gospels, not to mention other parts of the New Testament. Many of these comments, again, contained quotations from Marcion and the other early heretics, cited in order to be confuted. Dr. J. Rendel Harris, after his "Study of Codex Bezae," in which a number of kindred matters were picked up, made in the *Contemporary Review*, of August, 1895, a rather extended showing, much of it instructive to the experts, of the manner in which the later Syriac commentators did their successive borrowing; but now, quite lately, in the above-named work, published by the Cambridge University Press, *Fragments of the Commentary of Ephrem Syrus upon the Diatessaron*, has most instructively and happily shown that a great deal of the original Syriac of that commentary has been substantially, if not exactly, preserved. Using Moesinger's Latin translation as the basis of comparison, he has given a Syriac and English translation—the passages from Isho'dad, Bar Salibi, Bar Ebraeus, and others, which are beyond a possibility of doubt from the original of Ephrem, and oftener than not, in his *ipsissimis verbis*. Naturally a good deal of critical work is done in attending to the raveled ends of the citations, but that work displays genuine ability and mastery of the fields, and deals not at all with mere fancy. To give a *résumé* of the work is impossible; but it is of extreme value in more senses than one. Many phenomena, in both Syriac and Latin, are explained; and some matters are shown to go back further than Ephrem, and to be probably scraps of homiletics or targumizing common to all the early Christians. Whether or not the original Syriac of Ephrem's commentary in really hidden somewhere, and waits, like the Teaching of the Apostles, to be discovered after partial reconstruction, this work of Dr. Harris will be of permanent value, and the critical and religious world will have continued reason to be grateful. (London: C. J. Clay & Sons. 8vo, pp. vi, 101.)

England's Darling. By Alfred Austin. (New York: Macmillan & Co. $1.25.) The English Poet Laureate dedicates his latest dramatic poem to "Her Royal Highness Alexandra, Princess of Wales." In his preface he says: "The greatest Englishman has never been celebrated by an English poet." Further on he adds:

> "Extolled by a succession of prose historians. . . . Alfred is forgotten by Chaucer, all but ignored by Spenser, unnamed by Shakespeare, and but fortuitously alluded to by the most eminent of their successors."

This preface, which covers ten pages, is an interesting paper, more for its spirit than its substance. Mr. Austin scarcely hides the consciousness of his disadvantage, with the power of Tennyson yet strong in the air. Indeed, he almost begs consideration for his poem upon the ground of its subject, and his predecessor's neglect of the real Alfred for the romantic Arthur. As for the poem itself, *England's Darling* is a pleasantly fluent dramatic sketch, decorated with pastoral touches and freshened with one or two good rustic songs, one of which we transcribe:

"Fetch me a hunk of salted flitch,
And a jug of sweetened ale,
And off I trudge to bank the ditch,
Or bang about the flail.
Who recks of summer sweat and swink,
Or winter's icy pang?
Tilt up the mug, my mates, and drink,
And let the world go hang,
Go hang,
And let the world go hang!

"Now, youngsters, snap the fallen sticks,
Now, hearthwife, boil the pot;
For we have thatched the barley ricks,
And plowed the gafol plot.
The shepherd's star begins to wink,
The she-wolf whets her fang;
Up with the mead-bowl, mates, and drink,
And let the world go hang,
Go hang,
And let the world go hang!

"The hogs are nosing in the mast,
The tegs are in the fold,
The norland flakes are flying fast,
And oh! 'tis nipping cold.
So let us to the steading slink,
Still trolling as we gang,
Now is the time for meat and drink,
So let the world go hang,
Go hang,
So let the world go hang!

From first line to last the story is pleasing, and the versification is smooth, simple and good. Never rising to a strong flood of passion, never displaying the "violet-weaving" wonder of rare genius, the poetry yet has a distinct fascination peculiarly its own, which will make a place for it. Like all the rest of Mr. Austin's poems, its best smack is of the flowers and birds and streams, and the fragrances and colors of rural English life.

Pebbles and Shells. Verses by Clarence Hawkes, with illustrations by Elbridge Kingsley. (Picturesque Publishing Co., Northampton, Mass. 1895.) The writer of this book—now twenty five years old—has been shut up in the darkness of total blindness, through accident, since he was thirteen; but the calamity has neither crushed nor soured his spirit, nor made him lose faith in God. He had the benefit of an education at the Perkins Institute for the Blind at Boston, and he was gifted with a quick sympathy for all the aspects of the outer world; and all the phases and moods of Nature find a quick response in his sensitive soul; and he has an uncommon power of clothing what Nature imparts to him, in melodious and truly expressive language. Some of his dialect poems are fresh and interesting, and make us acquainted with that variation of the Yankee dialect that prevails in Central Massachusetts. Some of his longer pieces have been quarried from the mine of genuine poetry; but he excels in the quatrain now so much in vogue. We quote:

ENVIRONMENT.

"A wondrous shell was thrown up from the deep,
Where it had lain long centuries asleep;
But in a day, the sunlight and the dew
Had cracked and stained this shell of wondrous hue."

For the following he won a prize in a competition among poets:

EROSION.

"Even the little waves that idly dance
Against the cliff, will crumble it to sand;
And so, with ceaseless toil, the slightest hand
May wear away the walls of circumstance."

From many of these scattered through the book he makes its modest title *Pebbles and Shells*.

The Sun. By C. A. Young, Ph.D., LL.D., Professor of Astronomy in Princeton University. (The International Scientific Series, D. Appleton & Company. $2.00.) About fourteen years have elapsed since the first edition of this brilliant and really delightful work was published by Professor Young, and for such an explorer as he is, and for the science in which he is a great master, fourteen years are, in this age, a long period—so long and so rich in results that Professor Young felt that first edition could no longer face the world with the claim to represent the best knowledge we now have of the sun. The present edition is a thorough revision. It brings the subject up to the most advanced positions, with which no one is better acquainted and to which no one has contributed more to achieve them than Professor Young himself. Even the very late discussion with regard to *helium* are recorded, tho they have been so rapid and are so recent that they had to be embodied in a supplementary note. The edition contains a few of the best illustrations from the author's "General Astronomy" and some twenty entirely new illustrations. Some of the best revisionary work lies naturally in the chapters on the solar spectrum and the spectroscope, in which line Professor Young has long worked with enthusiasm and success. We are glad to note that he is not wholly discouraged by the failure of attempts to render the sun's corona visible when the orb is not eclipsed. The new matter is naturally scattered through the book and will generally identify itself. The edition is provided with a good index.

List of Books for Girls and Women and their Clubs, With Descriptive Critical Notes and a List of Periodicals and Hints for Girls' and Womens' Clubs. Edited by Augusta H. Leypoldt and George Iles. (Boston, Published for the American Library Association by the Library Bureau, 50 cents in paper, $1.00 in cloth, 146 Franklin Street, Boston.) This is a difficult catalog to examine critically. It comes from a group of editors who are experts in their departments, whose selections cannot fail to be good and useful. It is a great gain to have such a list to fall back on, tho every one's reading is so much a personal matter and the question what it should be so much a personal question that we should advise every club and every reader to mark the lists up with as many notes and additions as possible. Some of the departments which at first sight seem meager and badly selected, on further consideration improve. That on the important topic of Philosophy is both meager and badly selected. Some of the sections are brilliant examples of judicious treatment, as, for example, "Fine Arts," by Russell Sturgis. We should pass a similar judgment in Mr. Krehbiel's selections for "Music," for "History," "Fiction" and "Literature."

Charm and Courtesy in Letter-Writing. By Frances Bennett Calaway. (Dodd, Mead & Company.) A gem among books—not a commonplace feature about it, but a unique production, in which, by the discriminating magnetism of her own mind the writer has drawn forth from the garnered letters of the ancients, and the most interesting of the moderns, a genuine galaxy of epistolary jewels. It is difficult to tell which is the more charming—the pure and tender heart-records that she has transcribed out of the letters of the most celebrated correspondents of the world, or her own piquant comments, suffused through and through with brilliant intellectual light, and the radiant heat of a warm and generous heart. In calling the attention of those who read to elevate and improve their own minds to this rarely pleasing brochure, we feel that we confer a favor. It is small, but all compact of varied excellences. Its cover of modest gray, with its cluster of letters transfixed by a pen, is most attractive, and its typography so good that, as a specimen of bookmaking, it is seldom surpassed in tastefulness.

The first fascicle of *Studia Theologica: auctore Henrico Gaussen*, just published at Leipzig, contains the Apocalypse in the Sahidic version, done in autograph-lithograph, with introductory matter giving an account of the manuscript sources of the text, a selection of readings which are compared with the Greek text of Westcott and Hort, and other kindred useful matter. Footnotes to the text give sundry variants of the manuscripts. An appendix gives, from one of the Sachau manuscripts at Berlin, a number of extracts from the Diatessaron of Tatian, taken from Isho'dad's commentary, which throw additional light on the matter published by Dr. Harris and the Americans. In the preface the editor promises for the third fascicle of his *Studia* fragments of Ephrem's commentaries on the Acts, with other pertinent matters. (Leipzig: Otto Harassowitz. 8vo, pp. vii, 67. To be had of Lemcke & Büchner, late B Westermann & Co., New York.)

LITERARY NOTES.

THOMAS B. MOSHER, of Portland, Me., has issued Walter Pater's early "The Child in the House, an Imaginary Portrait" in a choice shape and style, and at the moderate price of 75 cents.

....The American Baptist Publication Society, of which Theodore E. Schulte is manager, have purchased the good will and lease of the retail business of the publishing house of Anson D. F. Randolph & Co., 182 Fifth Avenue.

....The publishers of *McClure's Magazine* announce that they have decided to spend twenty thousand dollars for short stories during the coming year; and they offer special welcome to new writers. Stories should run from two to six thousand words (the shorter the better). The publishers promise to pay very liberally, believing that a better plan than the offering of prizes.

....G. P. Putnam's Sons publish this week "The Rule of the Turk," by Frederick Davis Greene, recently of Van, Armenia. It is a revised and enlarged edition of "The Armenian Crisis," which has already reached a wide circulation and been very influential in America and England, where it called forth the special indorsement of Mr. Gladstone. The new volume completes the story of the Armenian massacres, and adds much interesting descriptive matter.

....Mrs. Olive Thorne Miller has been a practiced writer for many years, but latterly she has devoted herself more particularly to the single topic of Bird Life. She spends hours at a time in the woods or meadows, field-glass in hand, studying the home life and haunts of her feathered comrades with whom she makes ample acquaintance without gun or scalpel. But it is only quite recently that Mrs. Miller has been persuaded to talk of her investigations before any large company of listeners. This year she is giving a series of Bird Talks at the Waldorf on Tuesday mornings, the course running from February 25th to March 31st. Single tickets can be secured by those who cannot attend the whole course.

....The reviewer of Miss Rossetti's "New Poems," edited by her brother, in *The Bookman* for March writes as follows:

"With hesitation we refer to the dedication. Mr. Rossetti has taken it upon him to dedicate this book to 'Algernon Charles Swinburne, a generous eulogist of Christina Rosetti, who hailed his genius and prized himself, the greatest of living British poets, my old and constant friend.' What are the rights of dedication? Has a man any right to dedicate what was written by another? What has come from the sweat of his own brow he may very fitly give to men or women who are much to him. No one more sincerely admires Mr. Swinburne than we do; but it has to be remembered that very much of what he wrote must have been infinitely abhorrent to Christina Rossetti, and is it decent to dedicate to a man who openly rejects Christianity a collection of Christian poems?"

In *The Critic* the Lounger writes in much the same strain.

....The *Overland Monthly* gives an interesting account of its efforts to get a foothold in the school libraries of the State of California. After securing indorsement as to its worth from the county authorities, it sent cards of appeal to each district school clerk throughout the State. To those schools from which no response could be obtained the following card was sent:

"*Dear Friend*:—This is the ninth time we have written you. We are going to write nine times more, if necessary. We are all Californians and working for the best interests of the State. We have been on the coast twenty-seven years. How long have you? It is not asking much of your rich district to take the only magazine on the coast. Will you subscribe? If not, will you write us? If not, why not shake hands?"

This brought either a subscription or a reply from most of the districts, but some of the replies, published by the editor, are worth reading.

BOOKS OF THE WEEK.

A History of Auricular Confession and Indulgences in the Latin Church. By Henry Charles Lea, LL.D. Volume I. Confession and Absolution. 9½x6¼, pp. xii, 523. Philadelphia: Lea Brothers.....

Out of the Past. By E. Anson Moore, Jr. 8x5¼, pp. 248. Boston: Arena Publishing Co $1 25

Observations of a Bachelor. By Louis Lombard. 9x4¼, pp. 151. Utica, N. Y.: L. C. Childs & Son.......... 0 50

1896 and The Five Redemption Years. A Blade o' Grass. 8x5½, pp. 145. Toledo, O.: Crusader Publishing Co.......... 1 00

The Woodlanders. By Thomas Hardy. 7¼x5, pp. 354. Chicago and New York: Rand, McNally & Co. Paper.......... 0 50

Money in Politics. By J. K. Upton. With an Introduction by Edward Atkinson. 7¼x5, pp. xxii, 292. Boston: D. Lothrop Co.......... 1 25

The Old Town Pump. A Story of East and West. By Margaret Sidney. Illustrated. 7¼x5, pp. 386. The same.......... 1 25

Herbert Gardenell, Jr.; or, Yensie's Oldest Son. A Sequel to "Herbert Gardenell's Children." By Mrs. S. R. Graham Clark. 8x5¼, pp. 348. The same.......... 1 50

A History of Political Parties in the United States. In Three Volumes. Vol I. By J. P. Gordy, Ph.D. 7¾x5¼, pp. 512. Athens, O.: Ohio Pub. Co..........

A Prince of the Realm. Lessons from the Life of the Rev. W. C. Willing, D.D. By J. Fowler Willing. 7¼x5, pp. 56. Cincinnati: Cranston & Curts; New York: Hunt & Eaton. Paper..........

Christianity Vindicated by its Enemies. By Daniel Dorchester, D.D. 7¼x5, pp. 187. The same.......... $0 75

Daily Thoughts from Phillips Brooks. With an Estimate and Tribute by the Venerable Archdeacon Farrar, D.D., F.R.S. 5¼x4¼, pp. xxix, 190. Baltimore: R. H. Woodward & Co..........

The Art of Cookery. A Manual for Homes and Schools. By Emma P. Ewing. 8x5¼, pp. vi, 377. Meadville, Penn.: Flood & Vincent 1 75

"Ladies First." A Novel. By Mrs. Dominique François Verdenal. 8x5¼, pp. 303. New York: The Home Pub. Co..........

The Jewish Scriptures. The Books of the Old Testament in the Light of their Origin and History. By Amos Kidder Fiske. 7¼x5¼, pp. xiv, 390. New York: Charles Scribner's Sons.......... 1 50

Comedies of Courtship. By Anthony Hope. 8x5¼, pp. 376. The same.......... 1 50

(The International Critical Commentary.) A Critical and Exegetical Commentary on the Gospel According to St. Mark. By the Rev. Ezra P. Gould, S. T. D. 8¼x6, pp. iv, 317. The same.......... 2 50

The Evolution of Church Music. By the Rev. F. Landon-Humphries. With preface by the Rt. Rev. H. C. Potter. 8¼x6, pp. 179. The same.......... 1 75

Robinson's New Higher Arithmetic. For High Schools, Academies and Mercantile Colleges. 7¾x5¼, pp. 506. New York, Cincinnati, Chicago: American Book Co.......... 1 00

Elements of Plane Geometry. By John Macnie, A.M. Edited by Emerson E. White, A.M., LL.D. 7¼x5¼, pp. 237. The same.......... 0 75

Elementary English. By Robert C. Metcalf and Orville T. Bright. 7¾x5¼, pp. 199. The same.......... 0 40

Paradise Lost. (Books I and II.) By John Milton. 7¼x5, pp. 90. The same.......... 0 20

The Tragedy of Macbeth. By William Shakespeare. 7¼x5, pp. 100. The same.......... 0 20

Alden's Living Topics Cyclopedia. A Record of Recent Events and of the World's Progress in all Departments of Knowledge. 7½x5¼. New York: John B. Alden..........

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Financial.

THE MOVEMENT OF VALUES.

EVERYBODY knows, in a vague way, that the stock market moves up and down. A young lady once defined stocks as "things that go up and down in Wall Street." It is doubtful, however, if many people realize the extent to which these upward and downward movements tend to balance each other, on the whole.

The table given below exhibits the movement for over three years in the figures representing the average price of twenty active stocks. It is borrowed from a contemporary, and suits our purpose very well. It shows, as will be seen, the movement of stocks as represented in the average from the beginning of 1893. The table is brought down nearly to date. The column next to that giving the year, shows the point from which the movement started; the next column gives the movement, either advance or decline; the column next to that gives the extent of the movement, in points and fractions of a point, the column next giving the duration in days; the last column shows the point at which the movement culminated. The whole thus gives a very clear view of the market for the period covered:

	From price.	Movement.	Extent.	Duration.	To price.
1893...	70.87	decline	8.01	53 days	62.86
" ..	62.86	advance	3.39	23 "	66.25
" ..	66.25	decline	22 78	110 "	43.47
" ..	43.47	advance	10.61	47 "	54.08
" ..	54.08	decline	3.81	16 "	50.27
" ..	50.27	advance	7.55	31 "	57.82
" ..	57.82	decline	7.09	66 "	50.73
1894...	50.73	advance	6.54	94 "	57.27
" ..	57.27	decline	5.82	117 "	51.45
" ..	51.45	advance	6.15	26 "	57.60
" ..	57.60	decline	6.36	63 "	51.24
" ..	51.25	advance	3.54	12 "	54.78
1895...	54.78	decline	6.03	112 "	48.75
" ..	48.75	advance	15.02	185 "	63 77
" ..	63.77	decline	4.11	10 "	59.66
" ..	59.66	advance	2.84	9 "	62 50
" ..	62.50	decline	13.94	89 "	48.56
" ..	48.56	advance	4.20	5 "	52.76
1896...	52.76	decline	3.66	12 "	49.10
" ..	49.10	advance	7.69	48 "	56.79*

*Touched on February 24th.

Now the history of the market, contained in the table given above, comprises the great panic of 1893. It will be noticed that this panic did not occur all at once, but really consisted of a long downward movement, culminating eventually in a sharp break. In 110 days the market went down on an average over 22¾%. This, of course, is an exceptional movement, and one that does not occur very frequently. It was followed, as might be expected, by a sharp movement in a contrary direction, which, as the table shows, resulted in an advance of over 10½ points in forty-seven days, this being nearly one-half of the extent of the decline.

Panics are always followed by sharp recoveries; but it is a curious thing that the recovery after a panic is always followed by a second break, which is frequently quite severe. The table shows that sixteen days after the culmination of the rally from the panic, the market was down on an average nearly four points. This represented the secondary break. Now after this, the market entered upon a period of considerable dulness, but, as is seen from the table, one of much regularity of movement. Starting from 50.27 it rose in one month to 57.82, but two months after that was back again at 50.73. Three months later, however, it again struck a point above 57, viz., 57.27, from which it slowly sagged throughout 117 days to 51.45. This point is near enough to that from which the regular movement started to cause notice. Once more the market advanced to over 57, this time to 57.60, in less than a month. Two months later it was down again to near 51, to be exact, to 51.24. Two weeks later it had advanced to 54.78, or almost exactly the point reached on the first recovery from the panic.

Here is a case where, for about thirteen months, the stock market moved up and down within the same limits. The table shows that the high points, which were struck three times, were less than ½ of a point apart, while the low points were less than 1½% apart. For all intents and purposes, it may be said that in thirteen months, comprising practically the whole of 1894, the stock market moved up and down three times to about the same points each time, and at the end of the thirteen months was just where it started.

The low point of 48.75, struck in 1895, represented the culmination of the decline since the 1893 panic. The syndicate operation of February, 1895, inaugurated the great rise in the market, which brought the average up fifteen points in almost exactly six months. The decline from the high prices touched last September culminated in the Venezuela panic, which in December last brought prices down to a level about that touched in February of 1895, and the lowest seen since 1893. After the Venezuela panic, of course, there came the first recovery which, as we have said, attends all panics. According to the table, this brought prices up to 52.76. The subsequent decline, which is also a feature that never fails to attend a panic, brought prices down to 49.10, or only a little above the point struck in the panic. From that point there was a steady recovery of 7 69, which culminated on February 24th, when the average struck 56.79. It is curious to note that in the period after the 1893 panic, representing the dull times of 1894, the market seemed to fluctuate around the point of first recovery, which was about 54. The advance carried it above 57, and the declines to 51 or under.

If the analogy holds good now, it would seem that the point of 53, would be what might be called the "pivotal" point of the market, and having advanced to nearly 57, one might expect the market to fall to nearly 50, unless new factors come into play. The future, however, is extremely uncertain in such things as the stock market. All one can say is that the precedents of the case seem to call for some such movement. It is worth noticing that already the market has declined quite a little from the high point reached on February 24th.

STATE BANKS.

THE quarterly reports of some of the State Banks doing business in New York City, printed in this issue, will be examined with interest, owing to the fact that many of our readers hold their stocks and will be interested to note that they are without exception doing well. A summary of some of the more important items is given herewith:

BANK OF AMERICA.

Resources	$25,339,119
Capital stock	1,500,000
Surplus	2,250.000
Undivided profits	89,294
Deposits	21,489,825

BANK OF THE METROPOLIS.

Resources	$7,053,209
Capital stock	300,000
Surplus	600.000
Undivided profits	230.668
Deposits	5,932,541

MONETARY AFFAIRS.

THE revival of business is disappointingly slow, and the clouds of depression still hang over New York City with greater tenacity than elsewhere. In spite of the great revival of confidence experienced since January, there has been no corresponding gain here in the actual volume of business. Among our commercial houses there is such continued and serious complaint of dull trade that interior buyers, who usually come to this market in good spirits, are quickly chilled by the pessimistic spirit displayed hereabout, and limit their purchases accordingly. Reports from the West and South are generally of an encouraging character, indicating both increased purchasing power on part of the masses and depleted supplies of manufactured products in the hands of distributers. Western visitors are, therefore, often surprised at the discouraged tone of New York merchants, and are naturally quick to modify or postpone their purchases in the hope of securing better terms by waiting, thus aggravating distrust through want of local self-confidence. No better evidence of improvement in interior trade could be asked for than the continuous and liberal increase in railroad earnings in all parts of the country, as well as the largely increased orders for freight cars and other railroad equipment. On all sides the indications multiply that the people are more prosperous than a year ago, and that industrial and commercial conditions generally have gained in soundness by recent liquidation. This local inertia is somewhat of a mystery. Some attribute it to the contraction of credit, and seem to think that the banks are injuring themselves as well as their customers by exercising a severer discrimination than is warranted. Others consider the political situation altogether too unsettled to permit the launching of any important enterprises, citing the Cuban question, the Venezuelan case and the approach of a Presidential election as reasons for caution. Others again dwell upon the fact that the "endless chain" is still in operation, forgetting that the Treasury reserve is safe for months to come, that the prospects for currency reform were never so bright and sure, and that a system which in spite of its defects has carried us along for years, can with known expedients be made to serve until the battle for sound money is finally won. The last and most plausible explanations are that the sudden revival in the iron, cotton, woolen and boot and shoe industries during 1895 led to overproduction. Our importations were also excessive, thus causing a temporary congestion in certain markets; but these conditions are already righting themselves in the natural way by lower prices. Some further shut-downs are to be expected in the textile and other industries until conditions are more favorable to resumption. It should be remarked that in all of these trades, even where depression is keenest, there is a feeling of strong hopefulness regarding the future. One reason why this spirit does not reflect itself in action is that the habit of discouragement is chronic and difficult to throw off; while New York, being the country's financial center, is more sensitive to shocks on credit than any other city. If a little more courage was displayed in certain quarters, it would lead to a calmer weighing of the *pros* and *cons* of the situation, and do much to lift business out of its present inanimate condition. A year ago the situation was much the same as, and certainly not better than, to-day; but the month of March developed a very pronounced improvement. As for the effects of a Presidential campaign on business, experience shows that it is greater in sentiment than in fact.

Wall Street was unsettled by several influences. The Cuban question introduced a new element of uncertainty; and, altho this is not yet regarded as a very serious factor, still it is sufficient to hold confidence in check. Our sympathy with Cuba is unquestioned; and, unless Spain modifies her present harsh treatment of the insurgents, further complications may ensue. The appointment of receivers for Baltimore and Ohio affected the market adversely. It showed a surprisingly demoralized state of the company's finances, and, of course, served as a fresh blow to foreign confidence in our securities. Such information as is obtainable at this writing reflects severely upon the old management, and the examination of the company's floating indebtedness is expected to show it nearer $15.000 000 than $6.000,000, the amount previously given out. The causes of difficulty are said to be the taking on of guaranties of too many branch lines which failed to earn their interest. Another disturbing feature was the unsatisfactory report of the Leather Company, which showed that the managers had been taxing the concern's resources for the purpose of holding up the leather market. A very satisfactory feature of the general situation is the continued gains in railroad earnings. During the third week of February 60 roads earned 6½% more than last year, and in the second week 79 roads earned 16% more than in 1895. The increases are well distributed over various sections of country and losses are few. Foreign exchange was generally firm, commercial bills being in very moderate supply. Exports, however, continue to increase compared with last year, while importations are coming in on a more conservative scale. The tendency of the money market is toward slightly easier rates, tho lenders still show much caution, and banks are said to discriminate closely in favor of the strongest and best concerns. For best names and best security rates are slightly easier. Call money ranges 3@5%. Time money is in better supply at 4½@5% for one to six months. The best commercial paper is in good demand, and best commission-house names are quoted at 5½@6% for four months.

The following is a comparison of the averages of the New York banks for the last two weeks:

	Feb. 29.	*Feb. 21.	Decrease.
Loans	$463,521,900	$457,795,800	†$4,725,100
Specie	60,304,000	63,921,900	3,616,900
Legal tenders	86,521,200	87,139,300	618,100
Deposits	489,612,200	489,732,600	120,400
Circulation	13,619,600	13,386,400	†233,200

The following shows the relation between the reserve and the liabilities:

Specie	$61,304,000	$63,921,900	$3,616,900
Legal tenders	86,521,200	87,139,300	618,100
Total reserve	$145,825,200	$151,061,200	$4,235,000
Reserve required against dep'ts.	122 403,050	122,433,150	30,100
Surp. reserve	$21,422,150	$28,627,050	$4,204,900

* Five days. † Increase.

The condition of the legal reserve of the Associated Banks at this date of each of the last five years was as follows:

March 2d, 1896—Surplus $23,054,500
March 3d, 1894—Surplus 75,779,900
March 4th, 1893—Surplus 6.033.125
March 6th, 1892—Surplus 2,123,2 5
March 7th, 1891—Surplus 11,881,975

CITY BANK STOCKS.

The following table gives the last quotations of city bank stocks, together with their latest sales:

Banks.	Sales.	Bid.	Asked.
America	325	300	....
American Exchange	171	171	175
Bowery	291	340	3 5
Broadway	245	240	245
Butchers' and Drovers'	146	143	147½
Central National	120	118	...
Chase National	225	490	....
Chatham	325	290	....
Chemical	4,205	4,000	....
City	462	450	....
Citizens'	135	130	....
Columbia	250½	215	....
Commerce	204	200	.. .
Continental	130¼	130	....
Corn Exchange	298	290	....
East River	137½	136	....
Eleventh Ward	275	200	....
Fifth	255	....	....
Fifth Avenue	3,250	2,700	....
First National	500	2,700	
First National of S. I.	116¾	120	130
Fourteenth Street	170	170	...
Fourth National	185	180	190
Franklin	70	....	....
Gallatin National	306	310	...
Garfield National	140	300	325
German American	113	111	....
German Exchange	300	116	.
Germania	400	400	425
Greenwich	175½	....	190
Hanover	311	310	....
Hide and Leather	94	....	110
Hudson River	150	155	....
Importers' and Traders'	542	535	....
Irving	147¼	140	....
Leather Manufacturers'	180	175	....
Liberty	116	110	125
Lincoln National	670	680	....
Manhattan	205	204	....
Market and Fulton	230½	200	....
Mechanics'	20 ½	195	200
Mechanics' and Traders'	140	....	150
Mercantile	179½	....	182
Merchants'	137	134	140
Merchants' Exchange	115	110	....
Metropolitan	1¾	1	....
Metropolis	435	415	....
Mount Morris	190	115	....
Murray Hill	230	....	....
Nassau	152	150	....
New Amsterdam	180	180	.. .
New York	230	235	240
New York County	580	580	....
New York Nat. Exchange	108	100	125
New York Produce Ex	130	....	....
Ninth	117	115	....
Nineteenth Ward	145	125	130
North America	140	135	....
Oriental	200	....	210
Pacific	187	180	....
Park	273½	273	276
People's	249	....	....
Phenix	106½	107	....
Republic	149½	....	175
Seaboard National	170	167	.
Second National	350	...	485
Seventh National	113½	115	....
Shoe and Leather	93	94	....
Sixth	315	300	
Southern National	'09	100	140
State of New York	11½	108	112
Third National	105	105	....
Tradesmen's	90	90	103
Twelfth Ward	125	....	135
Union	193½	190	....
Union Square	125	200	....
United States National	175	175	....
Western National	110	113	118
West Side	....	275	....

GOVERNMENT BONDS.

Government bonds were quoted as follows:

	Bid.	Asked.
2s	95	..
New 4s, Registered	117	117¼
New 4s, Coupon	116¾	117
4s, Registered	108½	109
4s, coupons	110	111
New 5s, Registered	113	114
5s, coupons	113	114
Currency 6s, 1897	102	..
Currency 6s, 1898	104	..
Currency 6s, 1899	107½	..

BANK STOCKS.

The sales of bank stocks for the week ending February 29th, were as follows:

Broadway	245	Fourth	185
Citizens	135	Seaboard	170
Commerce	204	Western	110

FOREIGN EXCHANGE.

Messrs. Brown Brothers & Co. quote actual rates as follows:

Sixty days	4.86¼-6¾
Sight	4.87¼-8
Cables	4.88 -8¼
Documentary for payment	4.85¾-6
Commercial, long	4.86¼-6¾

INDUSTRIAL SECURITIES.

Reported by C. I. Hudson & Co., No. 36 Wall Street:

Name of Co.—	Last Div.	When due and payable.	Bid.	Ask'd.
Am. Bk Note Co.....$1	p. a.	Q. M. Dec., '95...	41	43
Am. Type F. Co.	..	.....	4¼	4¾
do. preferred	2	May, 1893	22	25
Barney & S. Car Co.	..	.....	15	..
do. preferred	2	Q. M.	65	75
Blackwell's D. T. Co.	3	J. & J. July, 1895	53	..
*Bklyn W. & W'house Co. 1st 5s	..	F. & A., 1895	103¾	..
Celluloid Co.	1	Q. M., Sept. '95.	62	66
Claflin (H. B.) Co.	1½	Q. M., Sept., '95.	96	99
*do. 1st, preferred	1	Q. F., Oct., '95	95	100
*do. 2d, preferred	1½	Q. F., Nov., '95	96	101
Eppens, S. W., Co.	2	Q. F., Nov., '95	..	85
Hecker-J. J. Mill. Co.	..	.....	15	..
do. preferred	..	Q. M. Sept., '95.	75	78
do. 1st mtge.	6	M. & S., 1922	100¾	101½
Herring, Hall, M. Co.	4	June, 1893	4	8
do. preferred	2	Q. M. Mch., '94	24	27
Lorillard (P.) pfd.	2	Q. J. Jan. '96	107½	110½
Mich. & P. Car Co.	4	October, 1893	14½	..
do. preferred	1	November, '95	..	58
do. 1st mtge.	5	M. & S., 1913	84	89
N. Wall Paper Co., pf.	2	Quarterly	60	..
Postal Tel. & Cable	..	.....	82	86
Proctor & Gam. Co.	12	An. Aug.	..	180
do. preferred	3	Q. J., Oct.	..	158
*do. 1st mtge.	6	J. & J. 1940	..	..
†Standard Oil	3	Q. M., Dec., '95	218	219
Singer M'f'g Co.	5	Q. J. Oct. '95	220	..
Trenton Potteries	5	February, 1895	3	8
do. preferred	2	Q. M. June, '94	30	36
Trow Directory	5	.....	..	42
Wagner Pal. Car Co.	..	8 pc. an. m'thly.	155	157
W. Union Beef Co.	1½	November, '95	9¼	10
Worthington (Henry)	..	.....	10	18
do. preferred	5½	M. & N., Nov., '95	73¼	75½

*And interest. † Ex-dividend.

FINANCIAL ITEMS.

....Too much credit must not be given to a report cabled from Madrid, that the Cuban insurgents propose to issue a loan of $100,000 and will distribute the bonds judiciously for political effect.

....The following securities were sold at auction:

2 shares Equitable Gas Light Co. of N. Y....$210
22 shares N. Y. and Harlem Rd. Co.....202½
65 shares Atlantic Trust Company, $100 each.....175¾@180
50 shares Dry Dock, East B'way and Battery Rd. Co.....165½

....President A. B. Hepburn, of the Third National Bank of this city, gave a dinner one evening last week to the Hon. F. D. Kilburn, who has recently been appointed Bank Superintendent of the State of New York. The dinner was given at the Metropolitan Club, and was attended by a large number of prominent bank officials.

....Secretary of War Lamont has approved the plans recommended by the Board of Engineers for the construction of a new bridge across the East River from New York to Brooklyn. It is provided that the minimum hight of the bridge shall be 135 feet in the center at mean high tide, and this hight shall continue for a distance of 200 feet on each side of the center.

....There is probably no railroad corporation in this country which has so much the regard and respect of the people of the United States as the Pennsylvania Railroad Company. Because of its greatness and the accepted fact that its affairs are honestly and efficiently managed, it has achieved this enviable position. Wielding a tremendous influence as a wonderful factor in the economical and financial affairs of the country, its yearly statement, a synopsis of which we print elsewhere, will be read with great interest.

....The old and well-known banking house of N. W. Harris & Co., of 15 Wall Street with branch houses at Boston and Chicago, were among the largest successful bidders for the Government loan which was placed on the fifth of February. Messrs. N. W. Harris & Co. have for many years transacted an enormous business in buying and selling municipal, State and Government bonds and some other lines of the choicest investment securities. They are always prepared to furnish securities which are highly recommended by them for investment purposes.

....The American Securities Investment Company was incorporated under the laws of New Jersey, last week, with an authorized capital of $20,000,000. The objects of the company are to deal in bonds, mortgages, shares and other securities and national and municipal bonds. It is not to be a banking company, nor is it intended to derive profit from the loaning or use of money. The incorporators are: Sidney Webster, Robert Goelet, Richard T. Wilson, W. Bayard Cutting, Charles H. Tweed, William R. Fuller and Robert S. Green, all but the last of New York.

....Sacramento, Cal., has solved the question of the economical transmission of electrical power over considerable distances, and apparently with great success. The power is generated at the falls of the American River, twenty-four miles from Sacramento, and is sufficient to operate the street railway system and furnish street and house lighting and power. The street railway uses about 300 horse-power and 650 horse-power is sold for lighting and motor service. The company's operating expenses and charges are more than made by the revenue now received.

... Before the War the United States Government maintained a mint at Dahlonega, Georgia, the total output of which from 1838 to 1861 was $6,000,000 in gold. It is supposed that some of this gold was confiscated by the Confederates in 1861 when they seized the mint. All coin issued from this mint was stamped with a "D." A few days since five five-dollar gold pieces dated from 1842 to 1847 and stamped with a "D" were received at the Treasury Department. They were bright, and showed no sign of wear. These are the only coins stamped with a "D" which have come into the Treasury Department for a very long time indeed.

....Nothing of recent occurrence has given us so much deep regret as the necessity which became an actual fact on Saturday last of placing the Baltimore and Ohio Railroad in the hands of receivers. President John K. Cowen and First Vice President Oscar G. Murray were appointed at such. One of the oldest railway corporations in the country, chartered in February, 1827, looked upon for many years as the very bulwark of strength, its downward course since the death of President John W. Garrett, whose wonderful energy and ability placed the property in a high position, has been somewhat rapid. Of late the financial affairs of the road became so bad that a receivership has been feared for some weeks past, and the event has at last taken place.

....Representative Hill, of Connecticut, member of the Banking and Currency Committee, has introduced a bill retiring greenbacks and liberalizing the national banking laws. He would issue notes to the banks to the full face value of their deposited bonds, and would reduce the tax on circulation to one-fourth of 1%. Since Mr. Hill's bill was orignally proposed he has added to it two features of incidental interest; one is to reduce the minimum capital of a national bank from $50,000 to $25,000. and the other is to withdraw and cancel all paper money of denominations under $5. The object of this is to make a use for the stored silver which our "friendliness" to that metal has heaped upon us.

BANK STOCKS

Bought and Sold by

HARVEY FISK & SONS,

24 Nassau St., New York.

Vermilye & Co.,

BANKERS,

Pine and Nassau Streets,

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Dealers in Investment Securities

MORE THAN

$9,000,000 of Gold

Were taken from the Mines of

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last year. The output this year promises to be much greater. This is believed to be the richest Gold camp in the world, and is still only at the start. Fabulous fortunes have already been made there; many more will be made.

Are you interested? Are you curious?

The latest, completest and most expensive map and descriptive booklet that has been issued concerning this region will be sent you free if you ask for it: so will fair, full and impartial weekly letters regarding the progress of the camp, the fluctuations of stock and matters of any kind that an investor ought to know. Address,

WM. P. BONBRIGHT & CO.,

Colorado Springs, Col.

DIVIDEND.

The following coupons, due March 1st, 1896, will be paid after that date, at the office of the Southern Pacific Company, 23 Broad Street:

Texas and New Orleans R. R. Co. (Sabine Division) 1st mortgage 6%.

OFFICE OF THE PENNSYLVANIA RAILROAD COMPANY.

PHILADELPHIA, March 3d, 1896.

The Board of Directors submit herewith a synopsis of their Forty-ninth Annual Report, for the year 1895:—

The gross earnings of the three grand divisions east of Pittsburgh and Erie, embracing the main Line, United Railroads of New Jersey, and Philadelphia and Erie Railroad and Branches, were		$64,677,178 72
Expenses		44,510,656 31
Net earnings		$20,116,522 41
To which add:		
Interest from investments	$4,611,087 40	
Rental of equipment, etc	452,372 98	
		5,063,460 38
Gross income		$25,179,982 79
Deduct:		
Rentals, leased and operated roads	$8,896,061 39	
Interest on funded debt	4,163,775 40	
Interest on mortgages and ground rents, car-trusts, taxes, etc	1,589,713 62	
		14,649,550 41
Net income		$10,530,432 38
From this amount the following deductions have been made:		
Payments account Sinking and Trust Funds, and guaranty of interest on Allegheny Valley Railway bonds	$568,711 87	
Extraordinary renewals, etc	1,327,250 58	
		1,895,962 45
Balance after above payments		$8,634,469 93
Dividends of 5 per cent		6,465,011 25
Amount transferred to credit of profit and loss for the year 1895		$2,169,458 68
Previous amount to credit		21,150,631 24
		$25,325,090 92
Deduct amount of interest on funded debt accrued to January 1st, 1896, but not yet matured, less amount due from investments on same date	$826,537 11	
Amount charged off in reduction of value of securities and settlement of sundry accounts	945,083 95	
		1,771,621 06
Balance to credit of profit and loss December 31st, 1895		$23,553,469 86

The preceding statements show that after having provided for all the fixed liabilities of your Company, and expending over $1,300,000 in improving its property, there remained the sum of $8,634,469.93, out of which were declared dividends of five per cent., leaving $2,169,458.68 to be carried to the credit of profit and loss account. In view of the fact that the low rates prevailing on both passenger and freight traffic for the past few years continued during 1895, it would appear that under any reasonable conditions your property will make fair returns to its shareholders.

It had not previously been the custom in stating your accounts at the end of the year to charge up the amount of accrued interest on bonds and other obligations of your Company to the first of January following, or to take credit for the amount of income that matured upon securities held by your Company on that date; but your Board has now deemed it proper that both these amounts should be taken into your accounts for the year. It will, therefore, be seen that there has been debited to profit and loss the sum of $826,537.11, being the difference between these two amounts, in addition to which a reduction has been made in the value of some of the securities held by your Company, and in settlement of old accounts, making a total charge to profit and loss of $1,771,621.06, and leaving $23,553,469.86 to the credit of that account

SINKING FUNDS.

Under the provisions of the consolidated mortgage of the Company, $434,780 were set apart on the first day of July last, out of the net income, as a sinking fund for the redemption of the outstanding bonds secured by that mortgage. None of the series of bonds to which the Sinking Fund was applicable could be purchased under the terms of the Trust, and the amount was placed to the credit of the trustees for investment under the terms of the mortgage. There are $4,307,956.91 in securities and cash in the fund for the redemption of these bonds.

The trustees of the Sinking Fund for the redemption of the Trust certificates issued for the purchase of the shares of the capital stock of the Philadelphia, Wilmington and Baltimore Railroad Company were not able to purchase any of these certificates during the past year. The total amount so purchased and cancelled to December 31st, 1895, is, therefore, $2,236,400, leaving outstanding $7,763,600.

The trustees of the Sinking Fund for the redemption of the four and one half per cent. Collateral Trust Loans were not able to obtain any of these securities during the year at the limit fixed in the agreement. The amount of this loan outstanding December 31st, 1895, is $9,900,000.

Under the provisions of the four per cent. Equipment Trust Gold Loan, there was paid to the trustee during 1895, for the sinking fund, the sum of $ 36,400. The trustee was unable to obtain any of the bonds at the price fixed in the lease, and in accordance with the terms thereof the whole amount has been invested in additional equipment.

FUNDED DEBT.

The amount of funded debt, including mortgages on real estate and ground-rents, at the close of the year was $37,658,910.72, being an increase of $4,902,674.73, accounted for as follows:

Consolidated mortgage 5% per cent. sterling bonds issued, £1,000,000, equivalent to	$4,850,000 00
Increase in mortgage and ground-rents	52,674 73
Total	$4,902,674 73

CAPITAL STOCK.

The amount of capital stock outstanding at the close of the year was $129,301,550, an increase of $3,350, due to the conversion of that amount of the scrip dividend declared in May, 1893.

SECURITIES OF OTHER CORPORATIONS.

The entire cost of the securities of other corporations now held by your Company is $118,035,995.87. The direct revenue received therefrom was $4,353,287.10, the decrease as compared with 1894 being due to the generally reduced income from investments. Notwithstanding this, these securities continued to produce nearly four per cent. upon their cost, and more than provided for the interest on your funded debt.

CAR TRUSTS.

No further issues of these securities were made during the year, and no series thereof matured.

The total number of cars provided under the Car-trust system is 57,597.

Total amount of certificates issued therefor	$39,644,000 00
Amount redeemed	25,112,000 00
Balance of certificates outstanding December 31st, 1895	$14,532,000 00

The amount expended upon the Main Line and branches, and charged to capital account during the year was $967,858.95, the expenditure being entirely for additional freight cars and real estate, all other extraordinary outlay on that portion of your property having, as already stated, been charged against the general income of the year. The amount expended in construction on branch and auxiliary lines was $1,936,741.23. The principal items of this expenditure were the extension of double tracks on the Pittsburgh, Virginia and Charleston Railway, made necessary by the development of the manufacturing industries on that line; the extension of the Fairhill Railroad, a short branch in the northern part of the city of Philadelphia, built for the purpose of furnishing increased facilities for local freight traffic; and the construction of what is generally known as the Delaware River Bridge, near Frankford, Philadelphia, the purpose of which was fully explained in the last annual report. This latter undertaking is now rapidly approaching completion, and will be open for business during the coming summer. The work of elevating the tracks in the city of Elizabeth, New Jersey, with the exception of one bridge, is completed, and the policy of eliminating grade crossings by the construction of overhead or undergrade bridges is being continued wherever it can be done with a due regard for economy, and the local authorities properly co-operate toward reaching this result.

At the close of the year your Board deemed it advisable to place under contract several extensive improvements upon your Main Line, among which may be noted the straightening of the line at Kinzer's, on the Philadelphia Division, covering a distance of about five miles; the revision of the Harrisburg, Portsmouth, Mt. Joy and Lancaster Railroad, in the borough of Mt. Joy, whereby all the grade crossings at that point will be eliminated, together with an improvement of the alignment of the same road a few miles further west; and also several minor changes in the valley of the Juniata, on the Middle Division. The two most notable changes on the Pittsburgh Division are first, on that portion of your road on the western slope of the Allegheny Mountains, which virtually amounts to a rebuilding of more than four miles of road at an estimated cost of $70,000, whereby the present sharp curvature between Lilly's and Portage will be eliminated and a practically straight line substituted therefor; and second, a revision of the line at a point near Greensburg, which involves the construction of a new tunnel nearly half a mile in length, and will result in the saving of a considerable distance as well as a material decrease in curvature. These improvements will require an outlay of nearly $2,000,000 and will be actively prosecuted during the present year, should such a course be warranted by the general condition of the manufacturing and commercial interests. The returning prosperity of the industries of the country having made advisable an increase in your equipment, contracts have been entered into for the construction of about eight thousand cars for your system, some of which have been delivered, and the remainder will be put in service during the present year.

The number of tons of freight moved on the three grand divisions east of Pittsburgh and Erie in 1895 was 78,259,576, an increase of 14,551,832, or 21.00 per cent.; the number of passengers was 37,457,457, a decrease of 1,143,723 or 2.95 per cent. The average distance traveled by each passenger in 1895 was 19 miles, an increase of one mile.

The other large Railroad Companies east of Pittsburgh and Erie in which your Company is interested show increased earning due to the general business improvement throughout the year. Detailed statements of their operations will be found in their respective annual reports, as well as in the pamphlet report of your Company. The total amount of coal mined during the year by the four coal companies, in which you are interested, was 2,208,234 tons, a decrease of 59,491 tons.

LINES WEST OF PITTSBURGH.

On the lines west of Pittsburgh operated by the Pennsylvania Company and the Pittsburgh, Cincinnati, Chicago and St. Louis Railway Company the result was as follows:

	1895.
Earnings of Pennsylvania Co.	$20,888,964 08
Expenses	12,586,335 21
Leaving net earnings	$8,302,628 87
Rental, interest, etc	7,383,364 04
Net profit on Penna. Co.'s lines	$919,264 83
Earnings of Pittsburgh, Cincinnati, Chicago and St. Louis Railway	$18,135,126 11
Expenses	13,166,364 94
Leaving net earnings	$4,968,761 17
Rental, interest, etc	3,678,075 33
Net profit on Pittsburgh, Cincinnati, Chicago and St. Louis Railway Company's lines	$1,290,685 84
Net profit on lines directly operated west of Pittsburgh	$2,209,950 67

The other lines west of Pittsburgh, on account of which your Company has assumed direct obligations, or in which it is largely interested through ownership of securities, but which are operated through their own organizations, are, the Cincinnati and Muskingum Valley Railway; Waynesburg and Washington Railroad; Pittsburgh, Chartiers and Youghiogheny Railway; Cleveland and Marietta Railway; Grand Rapids and Indiana Railroad, and roads operated through its organization; Toledo, Peoria and Western Railway; and the Terre Haute and Indianapolis Railroad, and roads operated through its organization.

The aggregate gross earnings of these roads were	$8,958,384 51
Expenses	7,401,132 59
Net earnings	$1,557,251 92
Deduct rental, interest, etc	1,868,170 31
Loss	$310,918 39
Of this loss the Pennsylvania Railroad is responsible for	$222,084 57
Which deducted from the profit shown above	2,209,950 67
Leaves a net profit on all lines west of Pittsburgh for 1895	$1,987,864 10

These lines show a marked improvement as compared with 1894, each of the two systems west of Pittsburgh showing a net surplus, after meeting all liabilities, of about one million of dollars. This was largely due on the Northwestern system to the prosperous condition of the iron industry. The tonnage and mileage were greater than for any previous year in their history.

The amount expended on account of construction, equipment, and real estate during 1895, on the lines west of Pittsburgh, was $2,453,657.51.

The larger portion of the expenditures for capital account on these lines was for additional equipment, to meet the demands of the traffic and provide further facilities for the through business. The main items of construction were the widening for double track of the tunnels on the Pittsburgh Division of the Pittsburgh, Cincinnati, Chicago and St. Louis Railway; the increase of double track on the Western Division of the Pittsburgh, Fort Wayne and

Chicago Railway; and the revision of the line of the Cleveland and Marietta Railway.

The Newport and Cincinnati Bridge Company also expended a large sum on the rebuilding and improvement of the bridge over the Ohio River at Cincinnati. The masonry is entirely finished and the approaches are under construction, and the new bridge, which will carry not only the railway, but also furnish facilities for trolley and wagon traffic, and for foot passengers, will be completed during the present year.

FUNDED DEBT.

In view of the fact that a large amount of the bonds upon your Western lines bearing seven per cent. interest was approaching maturity, it was deemed wise to take advantage of the exceptionally favorable conditions prevailing in the money market during the past year, by selling $3,000,000 of the consolidated mortgage bonds of the Pittsburgh, Cincinnati, Chicago and St. Louis Railway Company held in the treasury of the Pennsylvania Company, and use the proceeds thereof for construction and equipment purposes, and in anticipating, as far as practicable, the payment of the obligations referred to. These bonds were issued as of November 1st, 1895, bearing four per cent. interest, maturing fifty years from date, and are guaranteed, principal and interest, by the Pennsylvania Company.

The number of tons of freight moved on the lines west of Pittsburgh was 55,155,249, an increase of 11,238,771. The number of passengers was 17,111,177, an increase of 332,360.

The gross earnings of all lines east and west of Pittsburgh for the year were $132,720,811.36, operating expenses, $92,859,286.66, and net earnings, $39,861,525.00. There were 160,410,144 tons of freight moved and 74,924,134 passengers carried.

GENERAL REMARKS.

There has been paid the Managers of the Trust created October 9th, 1878, by the Company, to December 31st, 1895, the sum of $4,495,490.91. The total income therefrom has been $5,549,955.47, and on that date securities amounting at par to $9,938,265 were held in the Trust, yielding an interest of 5.07 per cent. for the year. There was appropriated to the Trust for the year 1895 the sum of $87,216.87.

This Trust in pursuance of the purpose for which it was created, has purchased from time to time a portion of the bonds of the American Steamship Company, which mature October 1st, 1896, and the maturing coupons on the entire issue at the regular interest periods. As there remains no property of that Company to provide for the payment of these obligations, they will necessarily have to be charged against the principal of the fund. This same policy is being pursued as to the interest on the bonds of the Pennsylvania Canal Company, which is also guaranteed by your Company. The payment of these large and practically unsecured obligations is the first direct benefit accruing from the creation of the trust, as they would otherwise have to be met out of your current revenue.

The assets of the Insurance Fund on hand at the end of the year were $3,779,701 15, being an increase of $310,891.78 over the previous year.

Interest in the Employés Relief Fund continues to increase the membership at the close of the year, 36,432, being the largest since its establishment. During the year the members contributed $641,849.12, while your Company and its affiliated lines, in addition to the payment of $98,658.53 for operating expenses, also contributed $36,632.55 for extra benefits to members whose disability had continued for more than fifty-two weeks, and who were, therefore, no longer entitled to regular benefits from the Fund. The total receipts of the Fund, including interest and other small items, were $790,174.62, which, with the balance on hand at the beginning of the year, $230,600.23, made an aggregate of $1,020,774.85, out of which $254,298.64 were distributed as death benefits, being an average in each case of about $575, and $337,197.33, in cases of disability arising from sickness and accident. After meeting all its obligations for the year, and providing for unadjusted claims, a balance of $247,498.02 remained to the credit of the Fund.

The number of employés who availed themselves of the benefits of the Employés' Saving Fund continued to increase, there being 4,513 at the end of the year, as against 4,112 in 1894. The amount received from depositors during 1895 was $497,591, and the balance in the Fund, at the close of the year, was $1,578,884.37. Of this amount, $1,500,000 have been invested in four per cent. securities.

On account of the favorable conditions prevailing in the money market, already referred to, and the near maturity of a large amount of bonds upon lines in which you are largely interested, it was thought wise to sell £1,000,000 of your consolidated mortgage bonds, dated 1st July, 1895, bearing three and one-half per cent. interest, and maturing fifty years from date, and thus secure the funds to meet these obligations and for construction and equipment purposes. It is a gratifying evidence of the high credit enjoyed by your Company that it was able to place these bonds at a lower rate of interest than that borne by any security which it has heretofore offered in the market. Your Company also joined the Allegheny Valley Railway Company in a sale of $5,000,000 of its four per cent. general mortgage bonds, of which $4,000,000 were used by that Company to provide for the payment of a like amount of its seven and three-tenths per cent. bonds, maturing March 1st, 1896, and the proceeds of the remaining $1,000,000 which were owned by your Company, were applied to your own capital requirements. By the funding of the seven and three-tenths per cent. bonds referred to, the Allegheny Valley Railway Company secures a reduction of $132,000 in its annual interest charges. In accordance with the agreement of reorganization of that property, your Company guaranteed the payment of these bonds, principal and interest.

In pursuance of a policy which had received the careful consideration of your Board, the London Stock Joint Bank, Limited, with which your Company has for many years maintained intimate business relations, was appointed your financial agent in London, on March 27th, 1895. Through the establishment of this agency the English shareholders now receive their dividends on the same date as the American shareholders, and at their full equivalent in sterling.

The continued unsatisfactory condition of the transportation interests of the country has been fully recognized, not only by those having the management thereof, but by the general public. After careful consideration of the entire subject, an organization known as the Joint Traffic Association, has been formed, in the belief that, through its instrumentality, not only could substantial economies be enforced in the administration of the service, but stability and uniformity of rates secured to the public, and the violent fluctuations prevented which tend alike to disturbance of values and unjust discrimination. While sufficient time has not elapsed to thoroughly test its working, yet enough has been accomplished in the correction of evils to demonstrate its value, not only to the railroads but to the public, and to justify the belief that to it, or some like organization, the Interstate Commerce Commission must look for the potent agency to enable it to enforce the provisions and secure the results sought to be accomplished by the passage of the Interstate Commerce Act. Mr. David S. Gray, for many years manager of the Union Line, has been appointed representative of this Company on the Board of Managers, which has the active administration of the affairs of the association.

Your Board have again to record the loss of one of their most valued associates, Mr. Henry H. Houston, who died on June 21st, 1895. Mr. Houston's intimate connection with the freight organization of your Company, covering a period of thirty years, his invaluable labors in that department, and his able and conscientious discharge of the duties of a director of your Company and its allied corporations, make it especially appropriate that the Board should express their sense of the deep loss sustained by the Company, no less than by those who had been his personal associates through so many years.

Mr. C. Stuart Patterson was elected a member of the Board to succeed Mr. Houston, thus creating a vacancy in the auditorship of the Trust Fund of October 9th, 1878, which has been filled by the selection of Mr. John B. Gest, one of your shareholders.

Mr. Edmund Smith, formerly Vice President of the Company, who had rendered faithful and honorable service to it for more than forty-one years, until his resignation, June 30th, 1888, died on the 31st of July last. His long connection with, and devotion to the interests of the Company make it fitting that this tribute should be paid to his memory.

Mr. George V. Massey was appointed Assistant General Solicitor, August 1st, 1895, to fill the vacancy heretofore caused by the promotion of Hon. James A. Logan. Mr. John G. Johnson was appointed Special Solicitor, to take effect February 1st, 1896.

The General Balance-Sheet of the Company is hereto appended.

The Board renew their acknowledgments to the officers and employés for the fidelity and efficiency with which they have discharged their duties during the past year.

By order of the Board,

G. B. ROBERTS, *President.*

Dr. GENERAL BALANCE-SHEET.

DECEMBER 31st, 1895.

				During Year 1895.	
				Increase.	Decrease.
Assets.					
Road and Equipment.					
Cost of road, including the cost of the Harrisburg, Portsmouth, Mt. Joy and Lancaster Railroad, represented by the guaranteed capital stock and bonds of said company ($1,882,550)		$54,614,179 67			
Real estate		20,142,998 19		$324,358 00	
Equipment	$40,075,221 87			283,505 95	
Equipment, covered by 4 per cent. Equipment Trust Gold Loan, Girard Life Insurance, Annuity and Trust Company, Trustee:— Account Penna. R. R. Co. $1,961,936 59				136,400 00	
Account Penna. Co. 1,610,000 00	3,571,936 69				
		43,645,158 56			
			$118,402,331 43		
Securities—Cost of.					
Stock of railroad corporations		$73,713,772 46		440,733 69	
Bonds of railroad corporations		33,628,955 77			$418,156 00
Stocks and bonds of other corporations		10,693,247 64			902,327 48
			118,035,905 87		
Mortgages and ground-rents receivable			103,000 00		1,450 00
Appraised value of securities not disposed of, received with the lease of United New Jersey Railroad and Canal Co			3 283,461 25	1 00	
Current Assets.					
Due for advances for construction and other purposes		$7,183,599 58		2,036,518 72	
Bills receivable		565,11[illegible] 81		334,499 93	
Due from agents and superintendents		3,181,322 25		327,460 19	
Miscellaneous assets		1,629,640 11			1,956,171 09
Materials on hand		3,021,430 90		643,822 30	
Cash:—					
Deposit of Allegheny Valley Railway Co. to redeem its 7.3 per cent. bonds	$2,095,307 01				
Balance proceeds sale consolidated mortgage 3½ per cent. sterling bonds	3,976,692 99				
Balances with London Joint Stock Bank, Limited, and others for payment of interest	2,075,584 80				
In hands of Treasurer	6,639,404 84	14,786,989 64		8,619,569 [illegible]4	
			30,368,098 29		
Sinking Funds.					
Pennsylvania Railroad Consolidated Mortgage Sinking Fund	$5,339,800 00			324,780 00	
Less bonds redeemed and cancelled	1 771,980 00				
		$3,567,820 00			
Managers of Trust created October 9th, 1878		4,495,190 91		74,340 88	
			8,063,010 91		
Insurance fund			10,000 00		
Total			$278,265,807 74	$10,277,880 23	

GENERAL BALANCE-SHEET. *Cr.*

DECEMBER 31st, 1895.

				During Year 1895.	
				Increase.	Decrease.
Liabilities.					
Capital stock			$129,301,550 00	$3,350 00	
Funded debt:—					
General mort. bonds, 6 per ct., due 1910		$19,997,820 00			
Consolidated mort. bonds, 6 per ct., due 1905	$27,480,[illegible]20 00				
Consolidated mort. bonds, 5 per ct., due 1919	4,998,000 00				
Consolidated mort. bonds, 4 per ct., due 1943	3,000,000 00				
Consolidated mort. bonds, 3½ per ct., due 1945	4,850,000 00			4,850,000 00	
		40,328,[illegible]20 00			
Navy Yard mort. bonds, 5 per ct., due 1901		1,000,000 00			
Collateral trust loan, 4½ per ct., " 1913		9,900,000 00			
Equipment trust loan, 4 per ct., " 1914		2,728,000 00			
P., W. & B. R. R. Co. stock trust certificates, 4 per ct., " 1921		7,702,000 00			
First mort. real estate bonds, 4 per ct., " 1923		2,000 000 00			
Mortgages and ground-rents payable		4,003,070 72		52,674 73	
			87,658,910 72		
Guaranteed securities under lease Harrisburg, Portsmouth, Mt. Joy and Lancaster R. R.					
Capital stock		$1,182,550 00			
First mortgage 4 per cent. bonds		700,000 00			
			1,882,550 00		
Appraised value of securities not disposed of, received with the lease of United New Jersey Railroad and Canal Company:—			3,283,461 25	1 00	
Current Liabilities.					
Pay rolls and vouchers		$6,233,449 80		1,268,447 88	
Net traffic, balances due other roads		889,205 41		291,218 48	
Due controlled companies, other than traffic balances		9,374,748 59			$828,565 05
Due Allegheny Valley Railway Company amount on deposit for redemption of its 7.3 per cent. bonds, March 1st, 1896		2,095,307 01		2,095,307 01	
Due employés' Saving Fund		80,997 36		20,989 1[illegible]	
Due Relief Fund, current and surplus accounts		309,[illegible]92 45			158,893 34
Due Insurance Fund		65,227 16		1,511 27	
Interest accrued on Pennsylvania Railroad Company bonds		1,637,276 86		1,637,276 86	
Interest on bonds matured and uncollected		53,026 92			24,853 90
Dividends uncollected by shareholders		48,385 89			23,505 62
Miscellaneous liabilities		981,358 86		110,676 71	
			21,768,776 31		
Sinking Funds.					
Sinking fund consolidated mortgage bonds, contributions to December 31st, 1895		$5,339,800 00		324,780 00	
Fund for purchase of securities guaranteed by the Pennsylvania Railroad Company, under Trust created October 9th, 1878		4,582,407 78		87,216 87	
Pennsylvania Company, payments for leased equipment under Pennsylvania Railroad Company 4 per cent. equipment trust gold loan		483,600 00		80,500 00	
Trustees' sinking fund consolidated mortgage, Pennsylvania Railroad Company		411,881 82		91,910 59	
			10,817,089 60		
Balance to credit of profit and loss			23,558,469 86	397,857 62	
Total			$278,265,807 74	$10,277,880 23	

ROBT. W. SMITH, *Treasurer.*

STOCKHOLDERS CAN OBTAIN COPIES OF THE REPORT IN PAMPHLET FORM BY PERSONAL APPLICATION OR BY LETTER TO THE SECRETARY, ROOM 271, BROAD STREET STATION, PHILADELPHIA.

Government
AND
MUNICIPAL BONDS
Bought and Sold.
N.W. HARRIS & CO., Bankers,
BOSTON. CHICAGO.
15 Wall Street, New York.

Guaranty Trust Co.
of New York.
Formerly New York Guaranty and Indemnity Co.
Mutual Life Building.
65 CEDAR STREET, N. Y.
CAPITAL, - - - - - - $2,000,000
SURPLUS, - - - - - - $2,000,000
ACTS AS TRUSTEE FOR CORPORATIONS, FIRMS AND INDIVIDUALS, AS GUARDIAN, EXECUTOR AND ADMINISTRATOR. TAKES ENTIRE CHARGE OF REAL AND PERSONAL ESTATES.
INTEREST ALLOWED ON DEPOSITS
subject to check or on certificate,
WALTER G. OAKMAN, President.
ADRIAN ISELIN, Jr., Vice President.
GEORGE R. TURNBULL, 2d Vice President.
HENRY A. MURRAY, Treas. and Sec.
J. NELSON BORLAND, Assist. Treas. and Sec.
DIRECTORS.
Samuel D. Babcock, George F. Baker, G. S. Bowdoin, Frederic Cromwell, Walter R. Gillette, Robert Goelet, George Griswold Haven, Oliver Harriman, R. Somers Hayes, Charles R. Henderson, Adrian Iselin, Jr., Augustus D. Juilliard, James N. Jarvie, Richard A. McCurdy, Walter G. Oakman, Alexander E. Orr, Henry H. Rogers, Henry W. Smith, H. McK. Twombley, Frederick W. Vanderbilt, William C. Whitney.

United States Trust Company
Nos. 45 and 47 WALL STREET, N. Y.
CAPITAL AND SURPLUS
ELEVEN MILLION DOLLARS
This Company is a legal depository for moneys paid into Court, and is authorized to act as guardian, trustee or executor.
INTEREST ALLOWED ON DEPOSITS,
which may be made at any time and withdrawn after five days' notice, and will be entitled to interest for the whole time they may remain with the Company.
Executors, administrators, or trustees of estates, religious and benevolent institutions, and individuals will find this Company a convenient depository for money.
JOHN A. STEWART, *Pres.* GEORGE BLISS, *Vice Pres.*
JAMES S. CLARK, *Second Vice Pres.*
HENRY L. THORNELL, *Secretary.*
LOUIS G. HAMPTON, *Assistant Secretary.*
TRUSTEES.
Samuel Sloan, D. Willis James, John A. Stewart, John Harsen Rhoades, Anson Phelps Stokes, John Crosby Brown, Edward Cooper, W. Bayard Cutting, Charles S. Smith, William Rockefeller, Alex. E. Orr, William H. Macy, Jr., Wm. D. Sloane, Gustav H. Schwab, Frank Lyman, George F. Vietor, Wm. Waldorf Astor, James Stillman, John Claflin, John J. Phelps, Daniel Lord, John S. Kennedy.

Iowa Loan & Trust Co.,
DES MOINES, IOWA.
Capital - - - $500,000 00
Surplus and Undivided Earnings - - - 307,235 96
Total Assets - - 4,894,735 22
The Company offers its 5½% Debentures. Write for description.

WESTERN
MORTGAGES
DEFAULTED AND OTHERWISE,
Bought for Cash.
CHAS. E. GIBSON 45 Milk St. Boston Mass

W. N. COLER & CO.
Bankers.
MUNICIPAL BONDS.
No. 34 Nassau St., New York.

EDWARD E. POOR, President; STUYVESANT FISH, Vice President; JOSEPH T. MOORE, Vice President; GEO. S. HICKOK, Cashier; EDW. J. BALDWIN, Ass't Cashier.
The National Park Bank of New York.
Capital.......................$2,000,000
Surplus.......................3,000,000
Extensive Safety Vaults for the Convenience of Depositors and Investors.
Entrance only through the Bank.
DIRECTORS: Joseph T. Moore, Stuyvesant Fish, George S. Hart, Charles Sternbach, Charles Scribner, Edward C. Hoyt, Edward E. Poor, W. Rockhill Potts, August Belmont, Richard Delafield, Francis R. Appleton, John Jacob Astor, George S. Hickok, George Frederick Victor

IOWA FARM
MORTGAGES
Are safe and do not default. Conservative investors are invited to examine. Interest and principal net to lender. Twenty-four years' business and no loss. The highest references. Send for descriptive pamphlet.
ELLSWORTH & JONES,
521 Chamber of Commerce Bldg., Chicago.
First National Bank Bldg., Iowa Falls, Ia.

THE MIDDLESEX

1875 BANKING COMPANY 1896.

MIDDLETOWN, CONN.

Paid-Up Capital - - - - $605,800.

Surplus.....$150,000

Offers 6 per cent. Debentures, secured by deposits of 1st mortgages with the *Security Company of Hartford, Conn.*, under *Supervision Banking Departments of Conn., New York, Mass., and Maine.* Amount of issue limited by Law, CONNECTICUT TRUSTEES, EXECUTORS, ETC., ARE PERMITTED BY LAW TO INVEST IN THESE BONDS.

LETTERS OF CREDIT. | INVESTMENT SECURITIES.

BROWN BROTHERS & CO.,
BANKERS, No. 59 WALL STREET, New York.

SECURITY, CONVENIENCE, PRIVACY.

The Safe-Deposit Vaults
OF THE
NATIONAL PARK BANK,
214 Broadway,
OFFER

exceptional facilities for the safe-keeping of securities. Boxes of all sizes and prices.

Large, light and airy rooms for the use and convenience of customers.

Entrance only through the Bank.

DO YOU WANT A HOME?

The LAND DEPARTMENT of the NORTHERN PACIFIC RAILROAD is selling choice farming, fruit, and garden lands in Minnesota, North Dakota, Montana, Idaho, Washington and Oregon at from $2.50 to $10 per acre, ten years time, one-tenth cash, and the balance in equal annual payments at 6 per cent. interest.

Write for maps and other information to

C. W. MOTT,
General Emigration Agent, N.P.R.R.
ST. PAUL, MINN.

W. H. PHIPPS,
Land Commissioner, N.P.R.R.

QUARTERLY REPORT OF THE BANK OF AMERICA, on the morning of the 28th day of February, 1896.

RESOURCES.

Loans and discounts, less due from directors		$13,860,381 27
Due from directors		45,000 00
Overdrafts		1,053 87
Due from trust companies, State and National banks		915,717 40
Banking house and lot		900,000 00
Stocks and bonds		565,552 45
Specie		1,083,084 41
U. S. legal-tender notes and circulating notes of National banks		4,236,676 00
Cash items, viz.:		
Bills and checks for the next day's exchanges	$3,677,431 00	
Other items carried as cash	44,222 12	
		3,721,653 12
Total		$26,329,118 12

LIABILITIES.

Capital stock paid in, in cash		$1,500,000 00
Surplus fund		2,750,000 00
Undivided profits (net)		89,233 92
Due depositors, as follows, viz.:		
Deposits subject to check	$11,902,256 40	
Demand certificates of deposit	4,610 00	
Certified checks	2,110,099 56	
Cashier's checks outstanding	10,391 22	
		14,027,357 18
Due trust companies, State and National banks		5,653,784 58
Due savings banks		1,804,390 84
Unpaid dividends		4,312 00
Total		$25,329,118 52

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

WILLIAM H. PERKINS, President, and WALTER M. BENNET, Cashier of the Bank of America, a bank located and doing business at Nos. 44 and 46 Wall Street, in the City of New York, in said county, being duly sworn, each for himself, says that the foregoing report is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 28th day of February, 1896; and they further say that the business of said bank has been transacted at the location required by the banking law (Chap. 689, Laws of 1892), and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of Banks designating the 28th day of February, 1896, as the day on which such report shall be made; that deponents' knowledge of the correctness of the foregoing report is derived from a constant familiarity with and inspection of the affairs of said corporation, and that said report was prepared under deponents' personal supervision.

WILLIAM H. PERKINS, President.
WALTER M. BENNET, Cashier.

Severally subscribed and sworn to by both deponents, the 28th day of February, 1896, before me,
CHAS. D. CHICHESTER,
Notary Public.

QUARTERLY REPORT OF THE BANK OF THE METROPOLIS, New York City, on the morning of February 28th, 1896:

RESOURCES.

Loans and discounts		$4,133,991 25
Liability of directors as makers		10,000 00
Overdrafts		2,858 89
Due from banks	$688,581 53	
Due from bankers	15,561 09—	704,142 62
Real estate		4,382 20
Stocks and bonds		232,800 00
Specie		890,307 22
U. S. legal-tender notes and circulating notes of National banks		788,396 00
Exchanges and other items		270,459 43
Current expenses		15,185 91
Total		$7,053,209 21

LIABILITIES.

Capital stock		$300,000 00
Surplus fund		600,000 00
Discount	$36,238 34	
Interest	1,851 22	
Other profits	182,578 23—	220,667 79
Deposits subject to check	5,306,802 89	
Demand certificates of deposit	32,089 46	
Certified checks	51,960 35—	5,390,842 70
Due trust companies, State and National banks	5,000 00	
Due bankers	2,341 84—	7,341 84
Due savings banks		534,356 88
Total		$7,053,209 21

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

THEODORE ROGERS, President, and E. C. EVANS, Cashier, of BANK OF THE METROPOLIS, a banking association located and doing business at New York, in said county, being duly and severally sworn, each for himself, saith that the foregoing is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the morning of Friday, the 28th day of February, 1896, in respect to each and every of the items and particulars above specified, according to the best of his knowledge and belief; and that the business of the said bank has been and is transacted at the location aforesaid.

THEO. ROGERS, President.
E. C. EVANS, Cashier.

Severally subscribed and sworn to by both deponents, the 28th day of February, 1896.
LOUIS S. OPPENHEIM,
Notary Public, No. 55, City and County of New York.

THE MUTUAL LIFE INSURANCE COMPANY
OF NEW YORK
RICHARD A. McCURDY PRESIDENT

Statement for the year ending December 31st 1895

Assets	**$221,213,721 33**
Liabilities	**194,347,157 58**
Surplus	**$26,866,563 75**
Total Income	**$48,597,430 51**
Total Paid Policy-holders in 1895	**$23,126,728 45**
Insurance and Annuities in force	**$899,074,453 78**
Net gain in 1895	**$61,647,645 36**

NOTE—Insurance merely *written* is discarded from this Statement as wholly misleading, and only insurance actually issued and paid for in cash is included.

I have carefully examined the foregoing Statement and find the same to be correct
CHARLES A. PRELLER Auditor

From the Surplus a dividend will be apportioned as usual

Report of the Examining Committee

Office of The Mutual Life Insurance Company of New York

February 11, 1896

At a meeting of the Board of Trustees of this Company, held on the 18th day of December last, the undersigned were appointed a Committee to examine the annual statement for the year ending December 31, 1895, and to verify the same by comparison with the assets of the Company.

The Committee have carefully performed the duty assigned to them, and hereby certify that the statement is in all particulars correct and that the assets specified therein are in possession of the Company.

In making this certificate the Committee bear testimony to the high character of the investments of the Company and express their approval of the system, order, and accuracy with which the accounts and vouchers have been kept, and the business in general transacted.

(Signed) H. C. VON POST, CHAS. R. HENDERSON, JAMES C. HOLDEN, ROBERT OLYPHANT, WM. P. DIXON, J. H. HERRICK } COMMITTEE

BOARD OF TRUSTEES

SAMUEL D. BABCOCK, GEORGE S. COE, RICHARD A. McCURDY, JAMES C. HOLDEN, HERMANN C. VON POST, LEWIS MAY, OLIVER HARRIMAN, HENRY W. SMITH, ROBERT OLYPHANT, GEORGE F. BAKER, DUDLEY OLCOTT, FREDERIC CROMWELL, JULIEN T. DAVIES, ROBERT SEWELL, S. V. R. CRUGER, CHARLES R. HENDERSON, RUFUS W. PECKHAM, J. HOBART HERRICK, WM. P. DIXON, ROBERT A. GRANNISS, HENRY H. ROGERS, JNO. W. AUCHINCLOSS, THEODORE MORFORD, WILLIAM BABCOCK, STUYVESANT FISH, AUGUSTUS D. JUILLIARD, CHARLES E. MILLER, WALTER R. GILLETTE, H. WALTER WEBB, GEORGE G. HAVEN, ADRIAN ISELIN, JR., GEORGE S. BOWDOIN, THEO. A. HAVEMEYER, WILLIAM C. WHITNEY, WILLIAM ROCKEFELLER

ROBERT A. GRANNISS VICE-PRESIDENT

WALTER R. GILLETTE General Manager
ISAAC F. LLOYD 2d Vice-President — HENRY E. DUNCAN, JR. Corresponding Secretary
WILLIAM J. EASTON Secretary — ALBERT KLAMROTH Assistant Secretary
FREDERIC CROMWELL Treasurer
JOHN A. FONDA Assistant Treasurer — JAMES TIMPSON 2d Assistant Treasurer
WILLIAM P. SANDS Cashier — EDWARD P. HOLDEN Assistant Cashier
EMORY McCLINTOCK Actuary
JOHN TATLOCK, JR. Assistant Actuary — WILLIAM W. RICHARDS Comptroller
CHARLES A. PRELLER Auditor — HENRY S. BROWN Assistant Comptroller
JOHN C. ELLIOTT Superintendent of Domestic Agencies
EDWARD LYMAN SHORT General Solicitor

MEDICAL DIRECTORS:
GUSTAVUS S. WINSTON, M.D. — ELIAS J. MARSH, M.D. — GRANVILLE M. WHITE, M.D.

1896. # NATIONAL 1896.
FIRE INSURANCE COMPANY,
OF HARTFORD, CONN.

Statement January 1st, 1896.

Capital Stock, all cash	*$1,000,000 00*
Funds reserved to meet all liabilities:	
Re-Insurance Reserve, Legal Standard	*1,825,152 38*
Unsettled Losses and other Claims	*321,791 61*
Net Surplus over Capital and Liabilities	*713,197 75*
Total Assets, January 1st, 1896	*$3,860,141 74*

JAMES NICHOLS, Pres. E. G. RICHARDS, Sec.
B. R. STILLMAN, Asst. Sec.

WESTERN DEPARTMENT.
FRED. S. JAMES, General Agent.
GEO. E. BLOSSOM, Ass't Gen'l Agent.
174 La Salle Street, Chicago.

PACIFIC DEPARTMENT.
GEO. D. DORNIN, Manager.
GEO. W. DORNIN, Ass't Manager.
409 California Street, San Francisco.

THE BERKSHIRE
Life Insurance Company,
OF PITTSFIELD, MASS.,

Issues all approved forms of Life and Endowment Policies subject to the non-forfeiture laws of Massachusetts.

NEW YORK, 253 Broadway,
PHILADELPHIA, 512 Walnut Street.
BOSTON, 40 Water Street.

AMERICAN

FIRE INSURANCE COMPANY, Philadelphia

EIGHTY-SIXTH ANNUAL STATEMENT.

Cash capital	$500,000 00
Reserve for reinsurance and all other claims	1,600,466 84
Surplus over all Liabilities	309,117 89

TOTAL ASSETS, Jan. 1st, 1896 $2,409,584 53
THOMAS H. MONTGOMERY, President.

J. M. ALLEN, President.
W. B. FRANKLIN, Vice President.
F. B. ALLEN, 2d Vice President.
J. B. PIERCE, Secretary and Treasurer.

SPECIMEN COPIES.

Any subscriber of THE INDEPENDENT who would like to have a specimen copy of the paper sent to a friend can be accommodated by sending us, on a postal card, the name and address to which he would like the paper sent.

DIVIDEND.

OFFICE OF THE SOUTHERN PACIFIC COMPANY, 23 BROAD STREET, MILLS BUILDING, NEW YORK, February 24th, 1896.

The following coupons, due March 1st, 1896, will be paid at this office after that date: Texas and New Orleans R. R. Co. (Sabine Division) 1st mortgage 6 per cent.

N. T. SMITH, Treasurer.

ELECTION.

EAST RIVER NATIONAL BANK,
NEW YORK, February 26th, 1896.

At a regular meeting of the Board of Directors of this bank, held this 26th day of February, 1896, Mr. Raymond Jenkins was elected President in the place of Mr. Charles Jenkins, deceased, and Mr. David Banks was elected Vice President.

Z. E. NEWELL, Cashier.

COMMERCIAL.

THERE is much complaint about the dulness in business, which is referred to more explicity under "Monetary Affairs" in another column. The high rates for commercial paper are the most serious cause of complaint, altho rates are somewhat easier than two weeks ago. Clearing House returns for the week were nearly 20% larger than last year, but the totals are still below normal years. The iron market is unchanged and waiting for something to turn up. There have been no further concessions in prices, and some large orders have been placed for iron pipe and structural material, but production of raw material still runs ahead of requirements. The dry-goods trade is disappointingly quiet. Cotton mills and woolen mills are shutting down, owing to the accumulation of supplies, and prices are now so low that manufacturers are in no better position than a year ago. Cotton declined partly in sympathy with the drop in manufactured goods, and partly owing to rumors of increased acreage for the next crop. There was a sharp rise of 3c. in wheat due to foreign advices. Meanwhile exports are increasing, and receipts at primary markets continue much heavier than last year. Wool is steady but less active. There is a slight improvement in the demand for boots and shoes and several factories have resumed, but the trade is not yet in satisfactory condition.

READING NOTICES

TO OUR READERS.

WE still have on hand a limited number of copies of the extra edition of January 2d containing "The Churches in 1895," being a report of the condition of all the denominations of the United States, which we can supply at the rate of ten cents each.

We beg to thank our friends for their efforts in securing new subscribers and for their own renewals.

Particular attention is called to the very liberal terms given below; a very large number of our subscribers renew their subscriptions for two years, sending us five dollars, or for five years, paying ten dollars, thus very materially reducing the cost.

TERMS OF SUBSCRIPTION.

One number (one week) 10 cents.

One month	$ 25	Six months	$1 50
Three months	75	Nine months	2 25
Four months	1 00	One year	3 00

CLUB RATES.

Two years to one subscriber	$5 00
One year each to two subscribers	00
Three years to one subscriber	7 00
Three subscribers one year each	7 00
Four years to one subscriber	8 50
Four subscribers one year each	
Five years to one subscriber	10 00
Five subscribers one year each	10 00

In clubs of Five or More, $2.00 each. Single Copies, 10 cents.

The above rates are invariable.

Names and remittance must accompany each club.

Single copies over 6 months old, 25 cents.

"TRIAL TRIP" one month, 25 cents.

THE INDEPENDENT is not sent to subscribers after their paid time has expired. We will, however, take pleasure in continuing the paper to any subscriber who does not find it convenient to remit at the expiration of his subscription, upon receiving a request to that effect.

In buying cream separators it would be well for purchasers to take into consideration not only the merits of the De Laval Separator, but also the fact that rival manufacturers have been perpetually enjoined from manufacturing and selling machines. The experiment stations use the De Laval Separator, not machines selected or made especially to order for this purpose, but those taken from the regular stock which are sold to regular purchasers. It is claimed for them that they are run with thirty per cent. less speed, twenty-five per cent. more capacity, twenty degrees less temperature and twenty-five per cent. heavier cream than other machines. These facts speak volumes for the De Laval Separator Company's machines.

CALIFORNIA.

PERSONALLY-CONDUCTED TOUR VIA PENNSYLVANIA RAILROAD.

So beautiful is the scenery of California that Nature must have expended more than her usual energy in its creation; and especially is this true during the months of March and April, when the rainy season has passed and flowers bloom everywhere. Fortunate, indeed, is the person who can exchange the wintry climate of the East for the flower-perfumed and healthful atmosphere of California; and no better method of doing this can be had than by participating in the second "Golden Gate" tour, organized under the perfect personally-conducted tourist system of the Pennsylvania Railroad Company.

The tourists will leave New York and Philadelphia March 11th, 1896, and return to those cities May 7th, allowing four and one-half weeks in California.

A new feature to the magnificent train used for these tours in previous years is a through Pullman compartment car.

The car, which will be the very best that the Pullman Company can supply, will contain nine inclosed compartments—two drawing rooms and seven state rooms—and will be attached to the special train at Jersey City and run through to San Francisco.

Applications for space or itineraries giving all information should be made to Tourist Agent, 1196 Broadway, New York, or Room 411, Broad Street Station, Philadelphia.—*Adv.*

DON'T COUGH You won't need to if you use EDEY'S CARBOLIC TROCHES. They *cure* Coughs, Hoarseness and Sorethroat, *prevent* Contagious Diseases, and *purify* the Breath. 25c. and 50c.—*Adv.*

PURE DRINKING WATER.

It is now a well-established fact that a very large number of serious and fatal illnesses could be avoided by the use of pure drinking water. Many cases of typhoid within the past two years have been directly traced to contaminated drinking water. How necessary it is, therefore, that every family and every public place furnishing drinking water should have one of the "Crystal Fountain" Germ-proof Filters, manufactured by the George L. Squier Manufacturing Co., of Buffalo, N. Y., whose advertisement appears elsewhere. A full description, prices, etc., can be obtained by sending a postal card to them, asking for them.

FLORIDA.

PERSONALLY-CONDUCTED TOURS VIA PENNSYLVANIA RAILROAD.

THERE is no doubt but that every one has had at some time a desire to visit Florida, the "Land of Flowers," and that many have been deterred from so doing by the thought of a long and tiresome railroad journey, great expense, and a thousand and one other objections. These have been overcome by the inauguration of the Pennsylvania Railroad Company's personally conducted tours to Jacksonville. A special train of unexcelled equipment makes the run from New York to Jacksonville in thirty hours; a tourist agent and chaperon accompany each tour to look after the comfort of passengers while *en route*; and the low rates offered bring the tours within the means of almost every one.

The tours, allowing two weeks' stay in Florida, will leave New York and Philadelphia on February 25th and March 3d, 1896. The rate, including transportation, meals *en route*, and Pullman berth on special train, is $50.00 from New York and $48.00 from Philadelphia; proportionate rates from other points.

For further information apply to Ticket Agents, or address Tourist Agent, 1196 Broadway, New York, or Room 411, Broad Street Station, Philadelphia, to whom application for space should also be made.—*Adv.*

Arnold Constable & Co.

LADIES' FURNISHINGS

Fancy Trimmed Waists.

Batiste, Organdie, Linon, and Dotted Lawns.

Silk Petticoats,
House Gowns,
Dressing Sacques,
The "Parame" Corset.

LADIES' UNDERWEAR
PARIS LINGERIE.

Broadway & 19th st.

NEW YORK.

CRYSTAL FOUNTAIN GERM-PROOF FILTER

An absolutely perfect sanitary filter. Filtering cylinder of porous rock, cleaned instantly by revolving against automatic rock cleaner—without opening filter. No other filter has or can have this device. Full description and prices of filters in a book that will be mailed free to you. Send postal for it. Also Gravity Filters—in which we use the Crystal Fountain Rock Tube.

The Geo. L. Squier Mfg. Co.,
Filter Dept. "E" Buffalo, N. Y., U. S. A.

BROADWAY 9th & 10th Sts. FOURTH AVE.

Hilton, Hughes & Co.
SUCCESSORS TO A. T. STEWART & CO.

BROADWAY 9th & 10th Sts. FOURTH AVE.

OPENING DAYS—

Silks, Dress Goods

Beginning Monday, March 2, lasting all the week.

Newest, loveliest, richest stuffs from all over the world. The great Rotunda was never more bountifully filled at the start of a Spring season—and never with more tempting goods. We welcome you to look, to examine, to be at home among them.

The New Silks

include every Novelty that is yet in sight anywhere—a dizzying variety of sorts.

Warp effects	Chameleon effects	Jacquard effects
Persian effects	Chene effects	Plaid effects
Ombre effects	Roman effects	Dresden effects

on grounds of

Taffeta	Gros de Suez	Peau de Soie
Crepon	Satin	Grecian Satin
Mousseline	Duchesse	Grenadine

in all the new shades of green, blue, brown, gray, pink, corn, Nile, helio.

The New Dress Goods

comprise old favorites by the score, and a world of new exquisites, such as

Mozambique	Etamine Broche	Mosaic effects
Gauzes	Grenadines	Persian effects
Frisse Crepons	Canvas	Canvas Broche
Boursouffle	Cabli Broche	Epingle Cord
English Homespuns	Scotch Homespuns	Scotch Suitings
Shot Lenos	Figured Lenos	Covert Cloths
Fancy Jacquards	Iridescent Taffetas	Diagonals
Mohair Sicilians	Mohair Florestines	Mohair Natte

Of course there will be additions. The variety will grow with every sunrise. But some of the daintiest stuffs are in small lots, and will be quick to go.

TOWELS.
LUNCHEON CLOTHS.

750 dozen fine Hemstitched Huckaback Towels, large size, Damask Border,

$3.00 per dozen.

500 dozen extra large and heavy Hemmed Huckaback Towels, with White and Colored Borders,

$3.00 per dozen.

250 Fringed Luncheon Cloths, with Red Borders, at half usual prices.

2x2 yds.	2x2½	2x3	2x3½
1.25	1.75	2.25	2.75

Doylies to match, 18 inches square, $1.00 per dozen.

James McCreery & Co.,

Broadway and 11th St.,
Twenty-third Street,
New York.

B. Altman & Co.

Are now showing

EARLY SPRING NOVELTIES

IN

LADIES'

TEA GOWNS,
NEGLIGEES,
HOUSE ROBES,

etc.,

18th St., 19th St. and 6th Ave.

Kid Gloves.

We have been fortunate in securing a lot of Dressed Kid Gloves, with five Foster hooks — the most popular fastener in the world—which — although generally sold for $1.25—we are able to offer

AT 77c. PER PAIR

and pay the postage.

The newest shades in tan for Spring are included, and every pair is guaranteed. Money refunded if desired. Send size generally worn.

STRAWBRIDGE & CLOTHIER,

Dry Goods. Philadelphia.

20TH CENTURY HEAD LIGHT

IS A GOOD THING

PUSH IT ALONG ON YOUR BICYCLE AND CARRIAGE

BETTS PATENT H L Co 17 WARREN ST. N.Y.

Catalogue FREE

Our new Spring Catalogue of Tailor-made Garments to order contains illustrations of the latest style

JACKETS from $4.00 up
SUITS from $7.00 up
SKIRTS from $3.00 up
CAPES from $3.00 up
WAISTS from 75 cts. up

A well-selected assortment of samples of latest fabrics, tape measure and measurement diagram (which insures a perfect fit), sent on receipt of 4c. in stamps.

Every Garment Guaranteed to Fit

Silks, Dress Goods and Cloths by the yard at wholesale prices

Express charges paid by us. Mention THE INDEPENDENT

Richards 58 West Twenty-third Street NEW YORK

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21 Experts

compose the Bicycle Council that passes upon each detail of Columbia construction—engineers, metallurgists, designers, keen-eyed men of science. And they do no guessing. Back of them is one of the most complete Departments of Tests in this country. Such accurate scientific methods must produce standard machines.

Columbia BICYCLES

Standard of the World.

$100 To all Alike.

Hartford Bicycles are next best. $80, $60, $50.

The Art Catalogue of Columbia and Hartford Bicycles is free if you call upon any Columbia agent; by mail for two 2-cent stamps.

POPE MANUFACTURING CO., Hartford, Conn.

Branches and Agencies in nearly every town. If we are not properly represented in your vicinity let us know.

Cock-a-doodle doo—
My dame has lost her shoe;
But CUPID Hair-Pins held
her hair—
Or she'd have lost that too.

It's in the TWIST.

By the makers of the famous DeLONG Hook and Eye.

Richardson & DeLong Bros., Philadelphia.

THE FIFTIETH ANNUAL REPORT

OF THE

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

To the Members:

Fifty years ago a few men living in Hartford became interested in the then novel scheme of life insurance. They had no knowledge of its science, but were attrated by its promised result—the protection of the family against the money loss incurred through the death of its breadwinner. A New England community, with its steady ways, its sobriety of temper and habit, its many homes sheltering industrious, frugal, thrifty households, its pervading sentiment of family affection and its strong sense of duty, seemed to them a proper field for the proposed beneficence. Not desiring to make money out of it, but simply to give this protection at its actual cost to all needing it, they determined to make a mutual company. And so the Connecticut Mutual Life Insurance Company was born, being chartered at the May session of the General Assembly in 1846, and soon thereafter organized for business by securing a guarantee capital, soon after retired, and 500 applications for policies, of which nineteen are still in force. Fortunately for the company and for the development of life insurance in this country, in the absence of an American experience, resort was had to the then fundamental assumptions of mortality, interests and expenses which had been proven safe by the English practice. The prudent thrift, characteristic of New England business operations of every degree, was from the outset a marked feature of the company's management. Another occasion will be chosen to set forth some of the more interesting details of the company's history, its careful progress, its conservative changes in the bases of its calculations, and its more scientific and equitable adjustments in the matters of returns of surplus and the application of reserves on lapsing policies.

For the purpose of this report it is sufficient to call your attention to the following striking group of facts.

From its organization to January 1st, 1896, the company received:

For premiums	$187,368,568 90	
For interest	73,553,322 88	
For rents	6,804,845 96	
Balance, profit and loss	985,078 64	
Total receipts		$268,711,816 58
It has paid 26,370 death claims for	$85,008,787 82	
6,552 endowments for	13,166,810 30	
Surrendered policies	23,044,481 99	
For dividends	54,692,105 02	
A total returned to policy holders or their beneficiaries, being 93.88 per cent. of the entire premiums received	$175,912,185 13	
It has paid for expenses	23,479,386 44	
Taxes	8,556,224 37	
Total expenditures		$207,947,795 94
Balance net assets January 1st, 1895		$60,764,020 64
It has additional assets (see statement)		1,995,745 31
Total assets		$62,759,765 95

That is, the amounts returned to policy holders and their beneficiaries ($175,912,185.13) and the balance of income after all expenditures ($60,764,020.64), aggregating $236,676,205.77, are 126.32 per cent. of the entire amount received from policy holders. Adding the further items of assets, as above, the percentage is 127.38. This has been done at an expense of management of 8.74 per cent. of the income. Both in what has been done for the policy holders and in the economy of management—that is, in the low cost of the protection given—these results are equaled by no American company.

Operations in 1895.

The year 1895 was one of prosperity. A fair gain in new business and in the amount at risk, with no increase in expense; a favorable mortality with a considerable saving therefrom; a substantial gain in surplus, notwithstanding an increased dividend, and a general maintenance of healthy conditions are the chief features of the year's experience.

We greatly regret that the new requirements of the several state insurance departments interfere with our long-continued practice of completely closing a year's business before reporting it, and compel us to close our books while many items of business belonging to the year were still outstanding. In consequence, we show an item of premiums in course of collection—for the first time in many years—a larger uncollected interest and a slightly larger ratio of expense to income, without an actual increase, than would otherwise have been the case. The full expenses have been incurred without our having received the full income to which they are referable. It is proper to say that we actually closed the year's business as has been our custom; but we are not permitted to publish the result as heretofore, as the figures would not agree with those of the reports required by the several departments.

The Operations of the Year

as covered by our report to the insurance departments, are as follows:

Net assets, January 1st, 1895	$60,546,398 36	
Less deductions from cost Home Office Building	200,000 00	
Balance net assets		$60,346,398 36
Received—		
For premiums	$4,681,429 29	
For interest and rents	3,097,505 69	
Balance profit and loss	14,269 40	
Total income		7,793,204 38
		$68,139,602 74
Disbursed—		
For claims by death and matured endowments	$4,382,390 70	
Surplus returned to policy holders	1,242,947 93	
Lapsed and surrendered policies	655,978 05	
Total paid policy holders	$6,281,316 68	
Commissions to agents, salaries, medical examiners' fees, printing, advertising, legal, real estate, and all other expenses of management	779,576 43	
Taxes	314,688 90	
Total expenditures		$7,375,582 10
Balance net assets, January 1st, 1896		$60,764,020 64
Add interest due and accrued, market value of stocks and bonds over cost, and net deferred and uncollected premiums, as per itemized statement herewith		1,995,745 31
Gross assets, January 1st, 1896		$62,759,765 95
Total liabilities		55,663,509 52
Surplus, January 1st, 1896		$7,096,256 43

Interest.

We received for interest and dividends $2,869,180.37; for rents, $228,325,32. The financial and business conditions of the year made the collection of interest somewhat less satisfactory than usual. The total of overdue interest on real estate loans—amounting to $36,069,561—January 1st, 1896, as by our department reports, was $122,116.11. Of this amount there had been paid to February 1st $16,118.93.

The interest overdue last year on the bonds of the city of Austin, Tex., was met early in 1895, and the succeeding coupons have been paid.

Of bonds costing $13,687,057.83, only one item is now in default—viz., the first mortgage bonds of the Detroit, Lansing and Northern, the reorganization plans for which have not been completed.

Loans on Real Estate.

In times of business doubt and depression, conservative borrowers with satisfactory security seek loans less freely than under conditions which promise well for new ventures, a fact reflected in the demand for our funds in 1895. We loaned on real estate $7,160,668.93, and had loans paid off, $8,565,188.58.

During the company's 50 years of business it has loaned upon real estate $143,895,950.19, of which amount $36,069,561 are now outstanding. These loans have been largely made in the cities and on the farms of the "corn belt" of the West, and have been profitable to our members.

Foreclosures and Sales of Real Estate.

The conditions which have affected general business during the last year have operated to somewhat check sales, depress real estate, and, in consequence, increase foreclosures. We have taken in during the year by foreclosure properties costing $867,740.82, and have sold real estate costing $394,535.94, some of which was on account of properties, a part of which remain unsold; but $220,070.96 of this amount was the cost of parcels entirely closed out at $234,676.20, a profit of $14,605.24.

Fifty Years' Foreclosures.

During the 50 years of its experience, the Connecticut Mutual has taken by foreclosure properties costing it $18,677,398.05; it has sold on account of properties not yet closed out $1,952,967.11; it has sold out entire parcels costing $9,192,312.90 for $10,892,271.41; the properties which were sold at more than their cost, yielded a profit of $1,818,714.38; those which sold at less than cost made a loss of $118 755.87, leaving a net profit of $1,699,958.51. The amount now on hand from foreclosures stands at a cost of $7,079,481.68. Our experience seems to warrant the belief that this property, properly held and treated, will probably sell for at least its cost, at which it is carried on our books.

Home Office Building.

Twenty-six years ago the then managers of the company erected a very handsome and substantial structure, with all the conveniences and appliances necessary to the business as it then stood. The property cost $1,104,879.94. Six years ago $304,879.94 was charged off from this cost, leaving the book value at $800,000. The portions of the building arranged for the company's use have become entirely inadequate for and unsuited to the safe and proper transaction of the enormous amount of detail to which the business has expanded; and we can no longer postpone the proper changes and additions necessary to remedy the situation. This will involve an outlay of about $200,000, in anticipation of which your directors have deemed it wise to make a further reduction of $200,000 in the book value of the structure as it stands, leaving it at present representing in our assets only $600,000. As the property is the permanent home of the company, the figure at which it stands on our books is of little consequence, so it be not exaggerated. There can be no question as to the entire conservatism of the treatment of this item.

Bonds.

We have purchased during the year bonds costing $1,756,950.88; there have been paid off bonds costing $326,783.30; our present holding is of bonds of the par value of $13,261,000, costing $13,687,057.83, and of the market value of $14,236,478, at a very conservative estimate. Our bonds have mostly a long time to run. Their quality will readily appear from a reading of the schedule.

INSURANCE OPERATIONS.

Mortality.

The death losses in 1895 were $3,916,889. This amount is so far under that expected by the mortality tables used in our calculations as to give a saving from the premiums and reserves provided therefor of $543,155.00—a very satisfactory result.

It is a common thing for those companies which are younger than the Connecticut Mutual, or whose business has lapsed more freely and had to be replaced by costly "new blood," to represent our mortality as unfavorable in comparison with their own, by taking its ratio to some set of figures which makes our mortality look large and theirs look small. The amount of a company's losses and their ratio to assets, amount at risk, or any other group of figures, have nothing to do with the question of a proper mortality or of loss or gain by reason of it. The older the company, the longer its business has been on its books, the more persistently it has been kept up—that is, the more valuable the business has been to the company—the heavier in amount relatively will its mortality be. And the sole test of the favorable or unfavorable character of the actual death rate incurred is, in comparing it with the death rate expected by the table of mortality assumed in the calculations and provided for by the premiums and reserves based thereon. Were the suggestions of such critics true, a company would be safe only so long as it were young.

A company's business may be large and comparatively new, and its losses, therefore, comparatively small in amount; and yet these small losses may be far above what were expected and provided for, and may be a cause of serious deficiency. Any exhibit of the amount of death losses, however apparently favorable or unfavorable, does not signify unless it also appears what the expected losses were and what was the loss or gain by the difference between the actual and the expected death rate.

Both in its financial result and as a test of care in the selection of risks, our mortality is highly favorable.

Expenses.

The ratio of expenses to income in 1895, was exactly 10 per cent., a trifling increase over several previous years. It is an increase in ratio, however, and not in actual volume, and is caused by reason of the change in our method of reporting the year's business, as stated earlier in this report. There has been no relaxation in the strictness of our economies, and the expenses are far inside those of any other company, as the savings show.

New Business.

Without extra expense, we made a good gain in new business written in 1895, and a somewhat larger gain in the amount in force.

Measuring as we do, the true value of a life insurance company to its constituency and to the community by its success in realizing the ideal results of the system—perfectly secure protection steadily maintained at its lowest possible annual cost—it is a profound satisfaction that the Connecticut Mutual has long since attained the magnitude, financial strength, stability in membership, and all those elements of steadiness in operation which remove the temptation to secure the show of a large new business at the cost of smaller dividends to present members, or at the sacrifice either of sound principles in underwriting or of considerations of public policy. Pursuing one undeviating course of management, we are able, as no other company is, to give the highest results to our old business, and to take our new with equal advantage to both. Looking to the constant and growing need of family protection so long as the American home shall endure, the achievement of this position is not the least of the beneficent results of 50 years of corporate life and activity.

No Foreign Business.

We regard it as a very material element of safety, as well as of profitable economy, that our business is restricted to our own country. We select our own risks under familiar conditions, and have our entire organization immediately in hand; we do not have to delegate the control of most vital matters to the discretion of a foreign directorate, nor distribute the custody of our assets among foreign governments, subject to all the contingencies of their political and commercial future, to be left behind when withdrawal is compelled until all liability on account of foreign contracts disappear; a long wait.

Dividends.

The dividend paid in 1895 was larger in the case of each policy than that paid in 1894, giving a decreasing cost of insurance. There will be a similar increase of dividend and decrease of cost of policies renewing in 1896.

The persistence of our business continues to be a gratifying feature of our experience.

Surplus.

Notwithstanding the dividend paid in 1895 and the deduction from the cost of the home office building already noted, we made a satisfactory gain of surplus, corresponding safely with the increase in liabilities.

From a legal and governmental point of view our strength is much greater than our own calculations show. We are required to compute our liabilities on the assumption that we will earn 4 per cent. annual interest. On all business written since April 1st, 1892, we have assumed only 3 per cent. as the basis of calculation, making our liabilities probably over $1,000,000 more (and our surplus considerably less) than the department reports will show.

Some Facts About Surplus.

The public ought to understand much better than it does just how surplus arises in a life insurance company, and how it is affected by the yearly variations in its experience. Policy holders would be the better able to judge of the treatment accorded them by their several companies in the matter of dividends, paid-up insurance, etc. The knowledge would remove prejudice as to those companies which are doing right, and would make perfectly clear the precise character of the speculative or "investment" policies so greatly in vogue, and would show what must first be lost by somebody that it may be won by somebody else.

We agree to pay certain sums on the occurrence of a certain event. To do this we must have premiums large enough to pay running expenses, the death claims, and provide a reserve for the greater mortality that will come with the increasing age of the business. We can earn interest on that reserve while we hold it. So we assume a maximum death rate, a maximum expense rate, and a minimum rate of interest, and calculate our premiums and the reserve to be laid aside out of them on those three assumptions. If the death losses and expenses are less than we assumed, we save the difference from the premium; if the interest is more, we save that also. There are sundry other incidental items. Here is an exhibit of the operation of these several factors in the Connecticut Mutual in 1895:

Part of premiums provided for expenses, etc	$997,051	
Interest and rents in excess of rate assumed	1,085,580	
Balance profit and loss	14,269	
Saved from expected death losses	543,155	
Saved from reserve on surrendered policies	85,402	
Increase in market value of bonds and stocks	105,113	
Sundries	14,652	
Total		$2,845,222

This total of items applicable to expenses, dividends, etc., has been applied, as follows:

Expenses of management	$779,576	
Taxes	314,689	
Charged off on Home Office Building	200,000	
		$1,294,265
Dividends paid	$1,242,948	
Additions to accumulated dividends	87,965	
Increase in surplus	220,044	
		1,550,957
		$2,845,222

The only item in this exhibit which does not explain itself is probably the saving from the reserve on policies surrendered or not renewed—85,402. This grows out of lapsed and surrendered policies (less those reinstated) for $5,128,651, the reserve upon which was $840,145, of which amount $754,743, or about 90 per cent., was returned to the policy holders in paid-up insurance, cash or otherwise, leaving the saving mentioned—$85,402. This covers policies which had not been in force long enough to have a value; but is principally made up of small surrender charge made upon each surrendered policy to help in replacing the business so lost, to cover the cost of the change, and to protect the company against the impaired vitality caused by the voluntary withdrawal of sound lives. Not only the fairness but the necessity of this saving will be obvious to all familiar with the nature of the transactions out of which it is made; and its moderation in amount, proportioned to those transactions, is cheerfully submitted to comparison.

Let it be noted that were we doing a Tontine or speculative "investment" business, the whole $840,145 of reserve and all the surplus it had accumulated would have gone into the "pool."

A similar exhibit of the items available for expenses, etc., and their application for, say, the last fifteen years, will be interesting in this connection:—

Part of premium provided for expenses, etc	$14,894,012	
Interest and rents in excess of rate assumed	14,189,687	
Balance profit and loss	851,201	
Saved from expected death losses	6,715,580	

Saved from reserves on surrenders, etc.	1,189,789	
Increase in market values of bonds and stocks	161,702	
Sundries	61,531	
		$38,063,502
This has been applied as follows:		
Expenses of management	$10,926,371	
Taxes	4,874,925	
		15,801,296
Dividends paid.	$18,049,649	
Increase in accumulated dividends	467,453	
Increase in surplus	3,745,104	
		22,262,206
		$38,063,502

Here again the only item needing explanation is the saving of $1,189,789 in the fifteen years on lapsed and surrendered policies. These amounted to $70,937,316; the reserve on these was $11,507,047, of which amount $10,317,258—or about 90 per cent.—was returned to policy holders in paid-up insurance, cash and otherwise. Were ours a Tontine business, the whole $11,507,047 and all the surplus accumulated by it would have gone into the "pool" for the lucky ones to divide—or so much as was not eaten up by the expenses of "Racing."

Similar exhibits by the many Tontine or investment life insurance companies would be of remarkable interest.

Life Insurance Speculation—A Turn in The Tide.

Over twenty years ago certain New York companies found themselves losing business very rapidly on account of very high expenses and very small dividends. The enormous number of resulting lapses threatened their extinction; but these were seized upon as the happy basis of a plan to convert life insurance into a scheme for making money out of the many who should die or lapse their policies, for the benefit of the few who should live and keep paying premiums through a certain period of years. The reserves on lapsed policies—which with us go to buy paid-up insurance for the family—and the unpaid dividends of both those who died and lapsed, were to be put into a Tontine pool, to be divided among those who were lucky enough to live and keep paying. The gamble was as to who the lucky ones should be

They figured out enormous probable profits from the enormous losses individual policy holders were to suffer, and the "estimates" of these were powerfully attractive. Rich men took the policies in certain confidence that they could beat the game; poorer men took them in imitation of richer men, and trusting luck to escape consequences—the forfeiting of their dividends and reserves for the rich men to divide. Plain life insurance has no glitter: but here was a new, up-to-date thing that sparkled. The "Pool" was drawn upon for commissions to agents that were simply staggering, and for rebates to new insurers, which became a principal means of competition. The scheme swept the field like a prairie fire. The business of these companies took on a startling growth, and new business, as a measure of the popularity of the new scheme, was insisted upon as the real criterion of success. The reliability of the "estimates" could not be tested until the day of settlement came at the end of the Tontine or postponed dividend period, and that was many years off.

There were but two ways of meeting the scheme on which, and the commission and rebates by which, business was being captured in such enormous quantities. One was to fall in with the scheme, and offer the same speculation with the same sort of estimates, and pay the same prices for business, and justify one's self on the ground that it was "selling people what they wanted." The other way was to point out to those whose families needed protection, and all the protection they could get, that this was a pure gamble with that protection; that if the scheme succeeded for the lucky few, it must be at the cost of such confiscation of the reserves and dividends of the many as was a crime against those thereby stripped of the protection they needed; that "the people wanted it" only because they were made to believe that it was something else than what it was; that the expense at which the scheme was being worked precluded the possibility of realizing the "estimated" profits, and that, insurance being simply the distribution of losses, and premiums being simply contributions to losses, it was impossible to make it a profitable "investment" to any one except by robbing some one else for his benefit.

The Connecticut Mutual chose the latter course. It has steadily and continually exposed the true character of the schemes exploited in the name of life insurance; it has pleaded for pure life insurance to those whose families could not afford to have their protection gambled with; it has tried to teach the truth; to show people what their true want is; to make the cost of protection as small as possible; it has been content to see many of its agents hired away, to be kept from getting new ones by demoralizing commissions, and to do new business by the tens of millions where its speculative rivals—and they have become a numerous company—have done it by the hundreds of millions, and to be criticised as wanting in smartness and enterprise and knowing how to cater to the public. It has gone on studying how to make still better service, instead of seeking novelties that attract, until they are understood, and then must be replaced. It has bided its time.

Its warnings have been realized. Where 20 years ago these companies were getting business by the "estimate" of profits at the rate of, say, $10,000 on a man then aged forty, they are settling that business now at $3,970. Thousands of millions of life insurance have been forfeited, but the bulk of the grist ground out has gone to pay higher commissions and bigger rebates to keep the volume of new business swelling, and has left only a pitiful 40 per cent., or less, of the splendid estimates that "catered to the public."

And now the tide has turned. Even their tremendous expenditures for business cannot keep them ahead of the game, at least in times like these. One of these companies wrote in 1895 the enormous sum of $132,509,533 of new business; and yet has shrunken its amount in force, which means over that $133,000,000 has gone off its books last year. Another wrote $127,492,555 of new business, and $141,759,715 went off its books. Many scores of millions of dollars, the reserves and accumulated surplus on many hundreds of millions of insurance, have gone into the "pool" of the several Tontine companies in all these years; but no account of the application of the proceeds ever has been or ever will be made. There are no accountings.

The Connecticut Mutual renews its plea for pure life insurance; that men whose families need it buy the only thing a life insurance company can really give, the full, absolute, and simple protection needed; that they cease to gamble with it or try to make a speculation out of it, and to all such the company offers its best and most sincere endeavor, illustrated by its unparalleled record of 50 years. Respectfully submitted,

JACOB L. GREENE, President.

Hartford, February 15th, 1896.

Insurance.

"NATIONAL" LOAN ASSOCIATIONS.

THE annual official report, for the year ending with October last, shows that the co-operative banks (building and loan associations) of Massachusetts, are experiencing a slight decline in prosperity. The rate of profit distribution, in all but two of the 119 institutions, was thus:

	Per cent.
1 bank distributed profits at the rate of	4½
3 banks " " " "	5
1 bank " " " "	5¼
6 banks " " " "	5½
7 banks " " " "	5¾
68 banks " " " "	6
5 banks " " " "	6¼
19 banks " " " "	6½
2 banks " " " "	6¾
4 banks " " " "	7
1 bank " " " "	7⅜

The number dividing above 6 per cent. was 31, against 51 in the previous year. Shares to the number of 126,674 were issued during the year, and 99,228 were canceled. Several banks retired shares because of inability to lend what they had accumulated. Real estate held by foreclosure is $45,413 more than last year, and managers are enjoined to exercise greater care in loaning; the Commissioners find that the unfavorable conditions of a year ago have not improved.

The York Mutual Building and Loan Association, a local of York, Penn., has recently gone under. The prospect at the time of the first report was that the failure was a bad one, probably no return being likely of the $118,000 which had been paid in.

These are locals; the condition of the Nationals is very much worse. A recent letter from Minneapolis to the *Evening Post*, of this city, goes into the subject at length. The American Savings and Loan, lately placed in a receivership upon the advice of the Public Examiner, ought to have been disposed of before. As far back as 1889, the Examiner reported that it ought not to be allowed to continue, because it had made loans on second mortgages, had unlawfully invested in insurance stocks, and already was $74,000 in deficit; in March last, he said that of its nominal assets of $2,287,519, $761,045 was "real estate and doubtful," and over a million was absolutely unproductive; that eight officers were drawing $31,000 salaries, besides sometimes borrowing its funds without security, and he saw slender prospects for the stockholders.

The People's Savings and Loan, organized by officers of the foregoing, has attempted to avoid a receivership by a voluntary assignment; it had nominal assets of $200,000. The Pioneer was the first of the Nationals, and it enjoyed a "boom" for a time, its assets reaching $2,250,000 in 1891; then it was found impossible to carry out the original representations and agreements, and the directors began closing up as best they could. It has sustained over $400,000 losses on bad loans, but will probably be allowed to go on and finish disposing of itself without the harsh aid of a receiver. The Home is evidently insolvent, and is threatened with a receivership. The Northern, recently put in receivership, was small. The Northwestern, which is charged with being insolvent, is also rather small.

The American has real estate in 19 States; the Pioneer made loans in 37, and now has real estate and loans in 15.

Minnesota has been the most prominent State for these Nationals, and Minneapolis has been their especial home. Of the changed feelings toward these concerns this letter says:

"There is now no demand whatever for a 'National' either in this or any other city in the Union, except by those whose names are on the salary lists. They are denounced by their own members, by the press, by financial institutions of all kinds from one end of the country to the other, and many of the States have passed laws which practically prohibit them from doing business within their limits. The reasons for this feeling are very apparent. The promoters and organizers of these associations through purely selfish motives, attempted to enlarge upon the plan of the local associations which have been for nearly a century so successful in almost all parts of the country; but as they were founded on co-operative principles in theory only, and not operated on such principles, a dismal failure was the result. About the only mutuality that exists in a national building and loan association is in the misery of their disappointed stockholders.

"The officers of these associations who were interviewed by your correspondent frankly admitted that the plan of the national associations is not practical; that the defects are so great that designing men easily take advantage of their weakness; that as their loans are scattered over a large territory, it is difficult to place them safely, especially when their high rates of interest compel them to go into poor localities and loan on a class of property that prudent money lenders will not accept as security, and that, as new members can only be secured through solicitors, the expenses are necessarily heavy."

At the earliest appearance of these organizations this journal was one of the very first to condemn them, which it has continued to do unsparingly, predicting that loss and disappointment must be the inevitable result. We did this, for the first reason, because these concerns were plainly seeking to trade upon the reputation of the local building associations, to which they bear no likeness whatever except in the name; and any sort of enterprise which seeks to borrow the name and use the reputation of an established success, at once arouses our suspicion and invites—and surely receives—our condemnation. The local association confines itself to a very small field, in which everybody knows everybody; its loans are made upon familiar property and under interested observation; its operations are generally participated in, certainly are watched, by all the members; the managers are in a common interest with the rest, and have no opportunity or temptation for speculating with the funds; and the business is conducted almost without expense. The National association is the reverse of this in every particular. The scheme of it is that parties in Minneapolis, for instance, drum all over the country for funds for investment, of course, upon gilded promises; these funds, furnished by persons upon credulous faith, without any share in the management of affairs, and without even any real knowledge of the managers, are loaned out promiscuously. Every check which exists in the local is absent here. Such a loose financial scheme, violative of every sound principle, must necessarily come to grief, and we were obliged to say so.

We pointed out repeatedly how *time* was made an essential element of the scheme. Again and again we examined particular prospectuses, the gist of them all being that if anybody would pay instalments for say seven years the society would then make a specified enormous return. So—the proposition being for say $5 a month for seven years, and $1,000 to be then returned—we said we saw no need of waiting, and would take ours at once; the kind proposers could remit the $1,000, first deducting the total $420, together with compound interest at a liberal rate. We made this offer open to the world, and put no limit to the number of shares we would subscribe; yet we never had even a single response. Do you see why? Arithmetically, the two propositions were the same; practically, there was a difference. The promoters had their gaze fixed on the $5 per month; the victims were expected to fix theirs on the distant and imaginary $1,000.

Always turn your back upon the fortune-teller who will give you directions, for $5, where to dig up a pot of gold; upon the bucket-shop stock operator, who loves you so that, if you will supply him some working capital, he will divide the profits with you and bear all the losses himself; upon the promoter who comes to you with a good thing, sure to be enormously profitable and as safe as a Government bond. Ask the first why he doesn't dig up the pot himself; the second, why he doesn't keep all the profits; the third, why he wants to share a good thing with a stranger. Of course, we do not condemn propositions for association in business—those are another matter. But when anybody seeks your savings for what he calls an investment, let your distrust be according to the attractiveness of his professions.

There are not a few promoters—of baseless investments and insurance schemes—who cordially dislike this journal and wish it would mind its own business. That is just what we are trying to do, for we conceive it a part of our business to warn those who put some faith in our judgment. And if anybody wants to know why we cannot let these schemers alone, the reason may be found substantially in the first part of chapter 33 of the prophecy of Ezekiel.

IT is a poor excuse for a bad law that it probably will not be carried into effect. Mr. Pierce has already put the new retaliatory law into effect as far as at present is in his power, by refusing the application of the Madgeburg and canceling the licenses of the two others. But this is not evidence that he is really awake—he has merely stirred in his sleep. It has always been safe to speak in any terms of severity of the suttee, for there is nobody in this country concerned in the burning of widows; but domestic industries are a different matter. Governor Morton himself is said to be a Lloyds subscriber, and Lloyds somehow have protection; but when the honor of the old flag is at stake Mr. Pierce has a heart which beats warmly. The new law is all we have characterized it, and the State may yet be ashamed of it; but we have one reason for satisfaction: simply that the more cumulative and gross the excesses of meddling under the misnomer of State guardianship of insurance the sooner and more effectually that will be swept away.

INSURANCE STATEMENTS.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

THE fiftieth annual statement of the Connecticut Mutual Life Insurance Company appears this week. Marking, as it does, the semi-centennial period of its existence, it will be read with great interest, and particularly the accompanying report of its President, Col. Jacob L. Greene, to the members. Colonel Greene is well known throughout the United States, and particularly to those interested in life insurance, as being one of the strongest upholders of life insurance for life insurance' sake. Colonel Greene believes, and acts upon the belief, that a life insurance company should confine itself solely and entirely to selling pure life insurance, and should not include in its business operations insurance of a "speculative" character, while there is no doubt that a large number of men in buying life insurance prefer to indulge the speculative habit so common with many men there are great numbers who prefer straight life insurance. The letter of Colonel Greene to the members of the company shows very clearly indeed not only his position on this subject but the actual results of conducting a great life insurance company free from all suspicion of speculation, or, in fact, of anything outside of legitimate life insurance. The following statement, taken from Colonel Greene's report, is wonderfully striking, and is a conclusive reply to those people (and their number is daily growing less) who carp at the benefits derived from life insurance.

"From its organization to January 1st, 1896, the company received:

For premiums		$187,368,568 90
For interest		73,553,322 88
For rents		6,804,845 96
Bal. profit and loss		985,078 84
Total receipts		$368,711,816 58
It has paid 26,370 death claims for	$85,008,787 82	
6,552 endowments for	13,166,810 30	
Surrendered policies	23,044,481 99	
For dividends	54,692,105 02	
A total returned to policy holders or their beneficiaries, being 93.88 per cent. of the entire premiums received	$175,912,185 13	
It has paid for expenses	23,479,386 44	
Taxes	8,556,224 37	
Total expenditures		$207,947,795 94
Balance net assets, Jan. 1st, 1896		60,764,020 64
It has additional assets (see statement)		1,995,745 31
Total assets		$62,759,765 95

"That is, the amounts returned to policy holders and their beneficiaries ($175,912,185.13) and the balance of income after all expenditures ($60,764,020.64), aggregating $236,676,205.77, are 126.52 per cent. of the entire amount received from policy holders. Adding the further items of assets, as above, the percentage is 127.33. This has been done at an expense of management of 8.74 per cent. of the income. Both in what has been done for the policy holders, and in the economy of management—that is, in the low cost of the protection given—these results are equaled by no American company."

The company had, on the first of January, gross assets amounting to $62,759,765 95, with a surplus of $7,096,256.43. It should be borne in mind that the company adopted, in April, 1882, the basis of 3 per cent. interest, and as the business of other companies is calculated upon a 4 per cent. interest basis it will be readily seen that the ratio of surplus to liabilities of the Connecticut Mutual is a very large one.

Col. Jacob L. Greene is President, John M. Taylor is Vice President, and Edward M. Bunce, Secretary.

PHŒNIX MUTUAL LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

THE forty-fifth annual statement of the Phœnix Mutual Life Insurance Company, published this week, is an interesting one, showing as it does that the company has made commendable increases in every department during the year 1895. The company has made an increase in policies issued, in insurance written, new premiums received, total premiums received, policies in force, and insurance in force, the latter now amounting to $40,460,321. The company emphasizes the exceedingly creditable fact that since its organization it has paid to policy holders more than $35,000,000. The company's assets on January 1st, were $10,455,538.12 and its surplus on a 4% basis was $578,557.12. Jonathan B. Bunce is President, John M. Holcombe is Vice-President, and Charles H. Lawrence is Secretary.

THE UNION CENTRAL LIFE INSURANCE COMPANY, OF CINCINNATI, OHIO.

ONE of the most interesting and one of the best insurance statements published by any of the life insurance companies this year is that of the Union Central Life Insurance Company, of Cincinnati, Ohio, printed elsewhere this week. The statement is A number 1. The Company's business for the year largely exceeded that of any previous year. New insurance written by the Company, including revivals, amounted to $36,652,763; and this was exceeded by only five other companies. This places the total insurance in force at $84,350,278. Not only was the gain in insurance the greatest in the history of the Company, but the increase in assets was also the largest, they standing, on December 31st, at $14,555,288.63, and the gross surplus, on a 4 per cent. basis, was $1,870,262 12. Nearly 80 per cent. of the invested assets of the Union Central Life are in first mortgages on real estate, at a valuation in no case less than double the amount of the loan, exclusive of buildings and improvements; and no loan has been made at a less rate of interest than 7 per cent. Another very creditable statement is, that the interest and rents received amounted to $849,463.04, which was more than sufficient to pay the Company's death losses and matured endowments and annuities, with enough left to pay all taxes, real estate and loan expenses. There are several other very interesting features connected with the statement of the Union Central Life. We advise our readers to write the Company for its report in detail. From the items noted by us above it will at once be seen that this is one of the strongest, the most carefully managed, the most economically managed, and one of the very best life insurance companies in the world. We could not say more of it. The Hon. John M. Pattison is President, R. S. Rust, LL.D., is Vice President, and E. P. Marshall is Secretary.

INSURANCE.

1851. THE 1896.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

OF

SPRINGFIELD, MASS.

Massachusetts Laws protect the policy holder.

AGENTS WANTED.

JOHN A. HALL, President.
H. M. PHILLIPS. Secretary.

THE MUTUAL LIFE INSURANCE

COMPANY OF NEW YORK

RICHARD A. McCURDY PRESIDENT

STATEMENT

For the year ending December 31 1895

Assets	$221,218,721 33
Liabilities	194,347,157 58
Surplus	$26,866,563 75
Total Income	$48,597,430 51
Total Paid Policy-holders in 1895	$23,126,728 45
Insurance and Annuities in force	$899,074,453 78
Net gain in 1895	$61,647,645 36

NOTE—Insurance merely *written* is discarded from this Statement as wholly misleading, and only insurance actually issued and paid for in cash is included.

I have carefully examined the foregoing Statement and find the same to be correct.
CHARLES A. PRELLER, Auditor.

From the Surplus a dividend will be apportioned as usual.

Report of the Examining Committee

Office of The Mutual Life Insurance Company of New York

February 11, 1896

At a meeting of the Board of Trustees of this Company, held on the 18th day of December last, the undersigned were appointed a Committee to examine the annual statement for the year ending December 31, 1895, and to verify the same by comparison with the assets of the Company.

The Committee have carefully performed the duty assigned to them, and hereby certify that the statement is in all particulars correct and that the assets specified therein are in possession of the Company.

In making this certificate the Committee bear testimony to the high character of the investments of the Company and express their approval of the system, order, and accuracy with which the accounts and vouchers have been kept, and the business in general transacted.

(Signed) H. C. VON POST, CHAS. R. HENDERSON, JAMES C. HOLDEN, ROBERT OLYPHANT, WM. P. DIXON, J. H. HERRICK
COMMITTEE

BOARD OF TRUSTEES

SAMUEL D. BABCOCK, GEORGE S. COE, RICHARD A. McCURDY, JAMES C. HOLDEN, HERMANN C. VON POST, LEWIS MAY, OLIVER HARRIMAN, HENRY W. SMITH, ROBERT OLYPHANT, GEORGE F. BAKER, DUDLEY OLCOTT, FREDERIC CROMWELL, JULIEN T. DAVIES, ROBERT SEWELL, S. V. R. CRUGER, CHARLES R. HENDERSON, RUFUS W. PECKHAM, J. HOBART HERRICK, WM. P. DIXON, ROBERT A. GRANNISS, HENRY H. ROGERS, JNO. W. AUCHINCLOSS, THEODORE MORFORD, WILLIAM BABCOCK, STUYVESANT FISH, AUGUSTUS D. JUILLIARD, CHARLES E. MILLER, WALTER R. GILLETTE, H. WALTER WEBB, GEORGE G. HAVEN, ADRIAN ISELIN, JR., GEORGE S. BOWDOIN, THEO. A. HAVEMEYER, WILLIAM C. WHITNEY, WILLIAM ROCKEFELLER

ROBERT A. GRANNISS VICE-PRESIDENT

WALTER R. GILLETTE	General Manager
ISAAC F. LLOYD	2d Vice-President
WILLIAM J. EASTON	Secretary
HENRY E. DUNCAN, JR.	Cor. Sec.
ALBERT KLAMROTH	Assist. Sec.
FREDERIC CROMWELL	Treasurer
JOHN A. FONDA	Assist. Treasurer
JAMES TIMPSON	2d Assist. Treasurer
WILLIAM P. SANDS	Cashier
EDWARD P. HOLDEN	Assist. Cashier
EMORY McCLINTOCK,	Actuary
JOHN TATLOCK, JR.	Assist. Actuary
CHARLES A. PRELLER	Auditor
JOHN C. ELLIOTT	Sup't of Domestic Agencies
WILLIAM W. RICHARDS	Comptroller
HENRY S. BROWN	Assist. Comptroller
EDWARD LYMAN SHORT	General Solicitor
GUSTAVUS S. WINSTON, M.D.	Medical Directors
ELIAS J. MARSH, M.D.	
GRANVILLE M. WHITE, M.D.	

MANHATTAN LIFE

INSURANCE COMPANY

OF NEW YORK.

ANNUAL STATEMENT

December 31st, 1895,

OF THE

MANHATTAN LIFE

INSURANCE COMPANY

OF NEW YORK.

Total Payments to Policy-Holders since organization,

$38,750,000.

Insurance in force Jan. 1st, 1896	$61,613,174 00
Assets Jan. 1st, 1896	14,495,441 83
Reserve on Policies (combined experience, 4 per cent.) and all other liabilities	13,439,694 98
Surplus (combined experience, 4 per cent.)	1,052,746 89
Income during 1895	2,775,634 36
Payments to Policy-holders 1895	1,894,175 00

OFFICERS:

HENRY B. STOKES, President.

J. L. HALSEY, VICE-PRES.
H. Y. WEMPLE, 2D VICE-PRES.
W. C. FRAZEE, SECRETARY.
J. H. GIFFIN, JR., ASST. SEC'Y.
E. L. STABLER, ACTUARY.

W. B. LANE, SUP'T OF AGENCIES.

E. T. EMERY, M. D., Consulting Physician.
G. W. WELLS, M. D., Resident Physician.
WALTER TRAVER DANIEL, Manager City Department, New York City.

THINK OF IT!

A family of seven persons by saving 5 cents a day can obtain life insurance policies under the industrial plan for every member of the family from the Metropolitan Life Insurance Company, of New York. These policies are payable immediately at death, the premiums being collected by the company weekly, at the home of the policy holder. Write the company for its literature.

1876. THE 1896.

FIDELITY AND CASUALTY CO., OF NEW YORK.

Casualty Insurance Specialties,

BONDS OF SURETYSHIP,

PERSONAL ACCIDENT,
PLATE GLASS,
STEAM BOILER, ELEVATOR,
Employers' Liability and Burglary Policies.

LOSSES PAID SINCE ORGANIZATION, $6,391,178.12.

STATE MUTUAL

LIFE ASSURANCE COMPANY

OF WORCESTER, MASS.

A. G. BULLOCK, President.

January 1st, 1896.

ASSETS	$11,122,983 90
LIABILITIES	9,847,252 00
SURPLUS (Mass. Standard)	$1,275,731 90

Cash surrender values stated in every policy, and guaranteed by the Massachusetts Non-Forfeiture law.

NEW YORK OFFICE, 189 Broadway.

C. W. ANDERSON, Gen. Agt.

OFFICE OF THE

ATLANTIC

Mutual Insurance Company

NEW YORK, Jan. 21st, 1896.

The Trustees, in Conformity with the Charter of the Company, submit the following statement of its affairs on the 31st of December, 1895:

Premiums on Marine Risks from 1st January, 1895, to 31st December, 1895	$2,622,872 42
Premiums on Policies not marked off 1st January, 1895	1,027,151 41
Total Marine Premiums	$3,650,023 83
Premiums marked off from 1st January, 1895, to 31st December, 1895	$2,540,748 3
Losses paid during the same period	$1,218,407 55
Returns of Premiums and Expenses	$603,415 82

The Company has the following Assets, viz.:

United States and City of New York Stock, City Banks and other Stocks	$8,059,105 00
Loans secured by Stocks and otherwise	1,216,500 0
Real Estate and Claims due the Company, estimated at	1,000,004 90
Premium Notes and Bills Receivable	896,431 88
Cash in Bank	202,518 33
Amount	$11,374,560 11

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday the fourth of February next.

The outstanding certificates of the issue of 1890 will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday the fourth of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and cancelled.

A dividend of Forty per cent. is declared on the net earned premiums of the Company for the year ending 31st December, 1895, for which certificates will be issued on and after Tuesday, the fifth of May next. By order of the Board.

J. H. CHAPMAN, Secretary.

TRUSTEES:

W. H. H. MOORE, A. A. RAVEN, JOSEPH H. CHAPMAN, JAMES LOW, JAMES G. DE FOREST, WILLIAM DEGROOT, WILLIAM H. WEBB, HORACE GRAY, CHRIST'N DE THOMSEN, CHARLES P. BURDETT, HENRY E. HAWLEY, WILLIAM F. DODGE, GEORGE BLISS, JOHN L. RIKER, C. A. HAND, JOHN D. HEWLETT, GUSTAV AMSINCK, N. DENTON SMITH, CHAS. H. MARSHALL, CHAS. D. LEVERICH, EDW. FLOYD-JONES, GEORGE H. MACY, LAWRENCE TURNURE, WALDRON P. BROWN, ANSON W. HARD, ISAAC BELL, JOSEPH AGOSTINI, VERNON H. BROWN, LEANDER N. LOVELL, EVERETT FRAZAR, WILLIAM B. BOULTON, GEORGE W. QUINTARD, PAUL L. THEBAUD, JOHN B. WOODWARD, GEORGE COPPELL.

W. H. H. MOORE, President.
A. A. RAVEN, Vice President.
F. A. PARSONS, 2d Vice Pres.

1850. 1896.

THE UNITED STATES LIFE INSURANCE CO.

IN THE CITY OF NEW YORK.

This old and reliable Company has now the experience of forty-six years of practical Life Insurance, which has taught it that the *sine qua non* of success is the adoption of good plans of insurance, and the pursuit of a liberal policy toward both its Insured and its Agents. These essentials it possesses in an eminent degree, but judiciously tempered by that conservatism which is the best possible safeguard of the policy holder. Its contracts are incontestable after two years. They are non-forfeiting, providing generally for either paid-up policy or extended insurance, at the option of the policy holder. It gives ten days of grace in payment of all premiums. Its course during the past forty-five years abundantly demonstrates its absolute security.

Active and successful Agents, wishing to represent this Company, may communicate with the President, at the Home Office, 261 Broadway, New York.

OFFICERS:

GEORGE H. BURFORD.....President.
C. P. FRALEIGH.....Secretary.
A. WHEELWRIGHT.....Assistant Secretary.
WM. T. STANDEN.....Actuary.
ARTHUR C. PERRY.....Cashier.
JOHN P. MUNN.....Medical Director.

FINANCE COMMITTEE:

GEO. G. WILLIAMS.....Pres. Chem. Nat. Bank.
JOHN J. TUCKER.....Builder.
E. H. PERKINS, JR., Prest. Imp & Trad's Nat. Bank.
JAMES R. PLUM.....Leather.

Continental INSURANCE COMPANY,

OF NEW YORK CITY.

Extract from Statement made Jan. 1st, 1896.

Cash Capital	$1,000,000 00
Reserves for Insurance in force, etc	4,191,020 12
Net Surplus	2,025,808 13
Policy-holders' Surplus	3,025,808 13
Gross Assets	7,216,828 25

SAFETY FUND POLICIES ISSUED.

Main Office, CONTINENTAL BUILDING, 46 Street, New York.

F. C. MOORE, President.
HENRY EVANS, Vice President,
EDWARD LANNING, Secretary,
CYRUS PECK, Treasurer,
R. J. TAYLOR, M'g'r Loss Dept.

C. H. DUTCHER, Secretary Brooklyn Dept., S. W. cor. Court and Montague Streets, Brooklyn, N. Y.

J. J. McDONALD, Gen'l Manager, GEO. E. KLINE, Ass't to General Manager, Western Department, Rialto Building, Chicago, Ill.

W. S. DUVAL, General Manager, F. C. BARKMAN, Assistant to General Manager, Pacific Coast Department, 321 Pine Street, San Francisco, Cal.

RESPONSIBLE AGENTS WANTED.

TWENTY-NINTH ANNUAL STATEMENT OF THE

UNION CENTRAL LIFE INSURANCE CO.

OF CINCINNATI O. For the Year Ending December 31, 1895.

ASSETS.

Cash on hand and in banks	$81,116 36	
First Mortgage Loans on Real Estate	$11,028,702 46	
Home Office and other Real Estate	444,609 62	
Cash Loans on Company's Policies	1,394,602 55	
United States Bonds—market value	11,050 00	
Premium Notes and Loans on Policies in force	772,417 45	
Agents' balances and Cash Obligations	213,134 99	
Net Deferred and Unreported Premiums	183,453 16	
Interest and Rents due and accrued	426,202 16	
Gross Assets, Dec. 31st, 1895		$14,555,288 63

LIABILITIES.

Reserve Fund, at Four per cent., and all other Obligations	$12,685,026 51
Gross Surplus Four per cent. Standard	$1,870,262 12

RECEIPTS.

Premiums	$3,110,732 70	
Interest and Rents	849,463 04	$3,960,195 74

DISBURSEMENTS.

Death Claims, Matured Endowments, Dividends, and all other payments to Policy-holders	$1,232,277 97	
Commissions, Taxes, and all other disbursements	938,558 38	$2,170,836 35

POLICY ACCOUNT.

Total number of Policies in force	50,110
Total Amount Insured	84,250,278 00
Policies issued and revived in 1895—14,015—insuring	26,652,763 00

GAINS IN 1895.

Gain in Income	$261,413 47
Gain in Interest Receipts	113,895 15
Gain in Surplus	302,092 66
Gain in Membership	4,363
Gain in Assets	1,839,417 82
Gain in Amount of Insurance in Force	9,638,980 00
Gain in Amount of New Business Written	3,924,039 00

JOHN M. PATTISON, President. E. P. MARSHALL, Secretary.

DIRECTORS.

John M. Pattison..President Union Central Life.
Prof. W. G. Williams.....Ohio Wes'n Univ'y, Delaware, O.
Wm. M. Ramsey.....Ramsey, Maxwell & Ramsey, Cin.
B. Dymond.....Director First National Bank, Cin.
J. E. Clark.....Treas. Union Central Life Ins. Co.
Peter Murphy.....Banker, Hamilton, O.
H. E. Holtzinger, Ex-President Builders' Exchange, Cincinnati, O.
R. S. Rust, LL. D., Vice-Pres. Union Central Life
E. P. Marshall, Sec. Union Central Life Ins. Co.
A. J. Sage, D.D.....Cincinnati, O.
Sandford Hunt, D.D.....Agt. Meth. Book Concern, N. Y.
Wm. L. Davis, Cashier Union Central Life Ins. Co.
Clifford B. Wright.....V. Pres. Ohio Val. Nat. Bank, Cin.

THIRTY-SIXTH ANNUAL STATEMENT
OF THE

EQUITABLE

LIFE ASSURANCE SOCIETY

OF THE UNITED STATES,

FOR THE YEAR ENDING DECEMBER 31ST, 1895.

ASSETS.

Bonds and Mortgages	$27,194,562 12
Real Estate, including the Equitable Building and purchases under foreclosure of mortgages	25,778,275 13
United States Stocks, State Stocks and City Stocks and other investments, as per market quotations December 31st, 1895 (market value over cost, $3,093,307.63)	114,315,427 70
Loans secured by Bonds and Stocks (market value December 31st, 1895, $3,328,418)	2,615,500 00
Real Estate outside the State of New York, including purchases under foreclosure and office buildings	15,105,783 67
Cash in Banks and Trust Companies at interest and in course of transmission, since received and invested	11,580,666 42
Balances due from agents	467,711 42
Interest and Rents due and accrued	511,071 38
Premiums due and unreported, less cost of collection	1,421,520 00
Deferred Premiums, less cost of collection	2,018,870 00
Assets December 31st, 1895,	**$201,009,387 84**

We hereby certify that, after a personal examination of the securities and accounts described in the foregoing statement for the year 1895, we find the same to be true and correct as stated. The stocks and bonds in the above statements are valued at the market price December 31st, 1895. Every piece of Real Estate belonging to the Society was appraised during the past year by the Insurance Department of the State of New York, and is stated at the reduced valuation as shown in the official report of the examination of the Society, dated July 9th, 1895.

THOMAS D. JORDAN, Comptroller.
FRANCIS W. JACKSON, Auditor.

LIABILITIES.

Reserve on all existing policies calculated on a 4% standard, and all other liabilities,	$160,385,376 11
Undivided Surplus, on a 4% standard,	$40,624,011 73

I hereby certify to the correctness of the above calculation of the reserve and surplus. Dividends will be declared, as heretofore, on the basis of a 4% standard.

J. G. VAN CISE, Assistant Actuary.

INCOME.

Premium Receipts	$36,200,664 76	
Cash received for Interest and from other sources	8,095,778 13	
Income,		$44,296,442 89

DISBURSEMENTS.

Death Claims	$11,431,031 26	
Matured and Discounted Endowments	790,903 21	
Annuities	406,612 08	
Surrender Values	3,297,495 01	
Matured Tontine Values	1,639,253 90	
Dividends paid to Policy Holders	2,002,954 23	
Paid Policy Holders,		$19,568,299 69
Commission, advertising, postage and exchange		4,401,215 53
All other payments: taxes, salaries, medical examinations, general expenses, etc.		3,722,570 21
Disbursements,		$27,692,085 43

ASSURANCE.

INSTALLMENT POLICIES STATED AT THEIR COMMUTED VALUES.

Outstanding Assurance Dec. 31st, 1895	$912,509,553 00
New Assurance written in 1895	$132,078,530 00
Proposals for Assurance Examined and Declined	$22,648,495 00

We, the undersigned, appointed by the Board of Directors of the Equitable Society, in accordance with its by-laws, to revise and verify all its affairs for the year 1895, hereby certify that we have, in person, carefully examined the accounts, and counted and examined in detail the Assets of the Society, and do hereby certify that the foregoing statement thereof is true and correct as stated.

E. BOUDINOT COLT,
T. S. YOUNG, W. B. KENDALL,
G. W. CARLETON, H. J. FAIRCHILD,
} Special Committee of the Board of Directors.

DIRECTORS.

H. B. HYDE, President.
JAMES W. ALEXANDER, Vice President.

LOUIS FITZGERALD,	SAMUEL M. INMAN,	T. DE WITT CUYLER,
HENRY A. HURLBUT,	Sir W. C. VAN HORNE,	JOSEPH T. LOW,
HENRY G. MARQUAND,	CHAS. B. ALEXANDER,	DANIEL LORD,
WM. A. WHEELOCK,	EDWARD W. LAMBERT,	HENRY R. WOLCOTT,
MARCELLUS HARTLEY,	JOHN J. McCOOK,	AUGUST BELMONT
H. M. ALEXANDER,	WM. ALEXANDER,	WM. B. KENDALL,
CHAUNCEY M. DEPEW,	JAMES H. HYDE,	HENRY S. TERBELL,
CORNELIUS M. BLISS,	HORACE PORTER,	GEO. W. PHILLIPS,
THOS. D. JORDAN,	JOHN A. STEWART,	GEO. W. CARLETON
CHARLES S. SMITH,	JACOB H. SCHIFF,	SAMUEL BORROWE
JOHN SLOANE,	A. VAN SANTVOORD,	E. BOUDINOT COLT,
HORACE J. FAIRCHILD,	MELVILLE E. INGALLS,	DANIEL R. NOYES,
LEVI P. MORTON,	THOMAS S. YOUNG,	ALANSON TRASK,
GAGE E. TARBELL,	A. VAN BERGEN,	BRAYTON IVES
MARVIN HUGHITT,	JOHN E. SEARLES,	SIDNEY D. RIPLEY
FRANK THOMSON,	DAVID H. MOFFAT,	J. F. DE NAVARRO
GEORGE J. GOULD,	JAMES H. DUNHAM.	

TWENTIETH ANNUAL STATEMENT

OF

The Prudential

INSURANCE COMPANY

OF AMERICA.

HOME OFFICE, NEWARK, N. J.

January 1st, 1896.

INVESTMENTS AND RESOURCES.

Bonds and Mortgages	*$7,166,767 08*
Real Estate	*2,640,562 16*
Railroad Bonds, (Market Value)	*3,596,113 75*
Municipal Bonds, (Market Value)	*939,300 60*
Cash in Banks and Office	*806,079 33*
U. S. Gov. Bonds, (Market Value)	*109,000 00*
Interest and Rents, due and accrued	*178,138 92*
Loans on Policies	*57,913 77*
Deferred Premiums and Premiums in course of collection	*286,278 70*
TOTAL	*$15,780,154 31*

DISTRIBUTED AS FOLLOWS:

Legal and Special Reserve on Policies	*$12,339,028 00*
All other Liabilities	*131,289 26*
Capital, and Surplus to Policy-holders	*3,309,837 05*
TOTAL	*$15,780,154 31*

RECORD OF 1895.

Increase in Assets	$2,738,344 68
Increase in Surplus	368,059 81
Increase in Premium Receipts	1,002,464 43
Increase in Interest and Rents	112,312 02
New Insurances written, over	150,000,000 00
Paid Policy-holders, over	3,900,000 00
Paid Policy-holders to date, over	$21,600,000 00
Policies in force, nearly	2,400,000

OFFICERS:

JOHN F. DRYDEN, President.

LESLIE D. WARD, Vice President.
EDGAR B. WARD, 2d Vice Pres't and Counsel.

FORREST F. DRYDEN, Sec.
HORACE ALLING, Treas.

JOHN B. LUNGER, Manager of Ordinary Branch and Actuary.
EDWARD H. HAMILL, M.D., Medical Director.
WILBUR S. JOHNSON, Cashier.
THEO. C. E. BLANCHARD, Superintendent of Real Estate.

DIRECTORS:

JOHN F. DRYDEN,	ELIAS S. WARD,
LESLIE D. WARD,	SETH A. KEENEY,
HORACE ALLING,	FRED. C. BLANCHARD,
EDGAR B. WARD,	EDWARD KANOUSE,
AARON CARTER,	FORREST F. DRYDEN,
THEO. C. E. BLANCHARD,	JEROME TAYLOR,
CHAS. G. CAMPBELL,	WILLIAM T. CARTER.

Old and Young.

ARMENIAN HYMN.

[From the Armenian of Nerses the Graceful: born 1102, died 1172.]

BY ALICE STONE BLACKWELL.

O DAY-SPRING, Sun of righteousness, shine
forth with light for me!
Treasure of mercy, let my soul thy hidden
riches see!

Thou before whom the thoughts of men
lie open in thy sight,
Unto my soul, now dark and dim, grant
thoughts that shine with light!

O Father, Son, and Holy Ghost, Almighty
One in Three,
Care-taker of all creatures, have pity upon
me!

Awake, O Lord, awake to help, with grace
and power divine;
Awaken those who slumber now, like
Heaven's host to shine!

O Lord and Savior, life-giver, unto the dead
give life,
And raise up those that have grown weak
and stumbled in the strife!

O skilful Pilot! Lamp of light, that
burnest bright and clear!
Strength and assurance grant to me, now
hid away in fear.

O thou that makest old things new, renew
me, and adorn;
Rejoice me with salvation, Lord, for which
I inly mourn.

Giver of good, unto my sins be thy forgive-
ness given!
Lead thy disciples, Heavenly King, unto
the flocks of Heaven.

Defeat the evil husbandman that soweth
tares and weeds;
Wither and kill in me the fruits of all his
evil seeds!

O Lord, grant water to my eyes, that they
may shed warm tears
To cleanse and wash away the sin that in
my soul appears!

On me, now hid in shadow deep, shine forth,
O glory bright!
Sweet juice, quench thou my soul's keen
thirst! Show me the path of light!

Jesus, whose name is Love, with love crush
thou my stony heart;
Bedew my spirit with thy blood, and bid
my griefs depart!

O thou that even in fancy art so sweet,
Lord Jesus Christ,
Grant that with thy reality my soul may
be sufficed!

When thou shalt come again to earth, and
all thy glory see,
Upon that dread and awful day, O Christ,
remember me!

Thou that redeemest men from sin, O
Savior, I implore,
Redeem him who now praiseth thee, to praise
thee evermore;

DORCHESTER, MASS.

MY PERSONAL CULTURE CLUB.

BY GRACE LANDON.

I THINK you may be interested to hear of it; certainly I was interested enough to conduct it—every Tuesday evening for eight months; and I was a busy girl then, too. My friend, Maud Benton, insisted that it was a thoroughly Quixotic undertaking, and even went so far as to make her third-term essay a humorous satire of the whole proceeding; but I know that one need read only a few paragraphs of my account to see that Maud utterly failed to grasp the situation.

It was in junior year, at never-mind-what college, that I had charge of this club—busy, ambitious junior year, when logic, Old English, and essay work come crowding in upon one's time, making it difficult to take up anything outside of the regular work. And still I managed to find time for this club.

In the city where our college was situated there existed an organization called the Personal Culture Society, consisting of a number of separate clubs of men, women, boys and girls, mainly of the poorer and less educated classes. Each club was in charge of one or two educated persons from the city or college, who taught the members of the club some study, free of charge. Of those from the college, it was especially juniors who were club leaders, and among the number were several companions of mine. Two had started a class of fourteen or fifteen young women in elocution; two, a class in good manners; two, a magazine and modern fiction club; and one, a class of boys in arithmetic. When I heard these girls talk over their clubs, as if brimful of enthusiasm for them, I wanted to be a club leader too. I should have gone to the Secretary and offered myself, but at first felt too shy; I preferred to wait until I was asked. Still it seemed such a pity to be outside of a work like this, that, one Saturday, when the social committee of the Society asked a number of us to bring autumn leaves, with which to decorate the room for the weekly social, I resolved to go to this gathering, obtain an introduction to the Secretary, and offer her my services.

I did go; offered my services, and, to my joy, they were accepted. I was to have a class in Shakespeare—I shook a little at the prospect—but with only two scholars at first. Miss Barry, who had handed her name to the Secretary, as wishing to help form a Shakespeare class, and Miss Howe, a friend and neighbor of Miss Barry. The last named would call upon me soon, and make more definite arrangements.

When I told Maud that night, before bedtime, that I really was to have a club, she broke into the most annoying shouts of laughter. One would have thought, to hear her talk, that I had resolved to become a city missionary or to work among the Negroes—vocations in which she pretended to see something very amusing; but I knew she was only trying to tease me, and I did not propose to deviate from my plan a whit.

I was intensely interested in my club. I held long talks on the subject with my friend, Helen Reed, who was about to organize an arithmetic class; and I even called upon my literature teacher to ask her advice as to the best method of teaching my class. She lent a sympathetic ear, and gave me excellent advice, a part of it being that I had better not neglect my college work for the sake of my club—advice, which I suspect was needed as a regulator to my enthusiasm.

It was on an evening that Miss Barry called. Maud and I were in the matron's sitting room, when the doorbell rang, and in came the maid, saying to me, "A lady to see you, Miss." As I rose to go, Maud nudged me, whispering, "Your Cultch friend, I wager."

It was "my Cultch friend." As I entered the reception room a portly young woman of twenty eight or nine rose from the sofa, saying: "Is this the young lady whom Miss Raymond asked me to meet? My name is Miss Barry."

She seemed somewhat nervous, so after welcoming her, I at once began to speak of the club. My visitor's appearance did not tally very closely with the portrait of the degraded heathen woman which Maud had drawn. She was plump, fresh and jovial-looking, neatly dressed, and evidently in earnest about the club. She might not lie awake all night, speculating as to whether Lady Macbeth was as great a sinner as Iago; but she certainly would enjoy a chuckle over Bottom and Falstaff. On the whole, she pleased me. She talked very frankly; said that she had already read and seen on the stage a few of Shakespeare's plays; that, altho her life had been too busy to give her much time for study, she had done a fair amount of reading—mainly in snatches. In this way she had read a little history, poetry, considerable in the magazines and papers, and in modern fiction. At present she was finishing "Evangeline." She thought it would be so pleasant for three or four to read Shakespeare together, but hoped I would not expect too much from her, as she kept a boarding house with her aunt, and had very little spare time. Still she would do her best. I thoroughly enjoyed our talk; I felt sure that she would be easy to deal with, she seemed so sensible and cheery; and I knew from her kindly face that she would try to overlook her teacher's flaws and emphasize her good points—something which meant a great deal, because, in spite of my enthusiasm, I felt timid about assuming the position of a club leader, with Shakespeare as the study.

We had no trouble to appoint the time and place of our meetings. The time was to be Tuesday evening, from seven till eight, and the place, Miss Howe's and Miss Barry's, alternately. It was customary to hold these club meetings at the Society rooms; but our club was so small that we preferred the comparative cosiness of a home parlor, and besides Miss Barry evidently wished to offer this hospitality in return for the trouble I was about to take for herself and Miss Howe.

I remember my walk to Miss Barry's on the first Tuesday evening; my thoughts divided between the anticipation of meeting my scholars and giving them a part of the knowledge I had been acquiring in the literature class, and the far different feeling of wondering whether I should be able at the proper time to recall the account of the "Merchant of Venice," which I had hurriedly absorbed from Gervinus's comment upon it. My conjectures were rudely distracted just as I turned the corner of De Graff and Water Streets by suddenly facing no other than Maud, who, I suspect, had been lying in wait for me. She joined me, and followed me almost to Miss Barry's door, keeping up a fire of teasing remarks, with which I decline to burden the reader.

The house was a plain, old-fashioned frame building, and as I rang the bell Miss Barry, in a neat black dress and pink tie, opened the door, smiled in her cheery way, and led me into the parlor. It was a good-sized room, neatly furnished; and by the lamp was sitting a young woman, whom Miss Barry introduced as Miss Margaret Howe. I wish that Maud could have seen her. She looked as much like a college girl as Maud did. She was of another type; she lacked Maud's style and dash, but she had a gentle, intelligent and pretty face, and as she rose and shook hands, she appeared as much at ease as any lover of good manners could ask.

We sat down cosily by the lamp, opened our books—"The Merchant of Venice," in Rolfe's edition—and I began by telling, as modestly as I could, something of Gervinus's account of the play. I saw that it would not do to act the teacher too much; not only because my scholars were older than I, but because they both had read and thought for themselves. As we began to read aloud from the text, I was surprised to see how appreciative they were. To be sure, Miss Barry, instead of saying, "This passage is fine, or is deep, or beautiful," would exclaim, "Hear that, will you?" or, "Isn't this immense?" She also hesitated and stammered a little in her reading, through diffidence; but she was alert and interested, and kept asking questions, some of which I could answer, even if there were others I could not. The better reader of the two was Miss Howe; her perceptions were finer, she expressed herself better, and was plainly fonder of study; but Miss Barry was so good-humored and aglow with warmth that she helped to melt whatever ice had formed, and made us all freer and more talkative. The hour passed very pleasantly. As I sat there, the thought occurred to me that this did not seem very much like charity work; in fact, I was enjoying their company as much as, unless appearances deceive me, they were enjoying mine. I had been obliged to give up a spread in one of the senior's rooms for the sake of the club; but I did not feel now in the least regretful over it. There was so strong a spice of novelty in the present situation, and I felt so keen an interest in the personalities of the two beside me—hard-working young women, whose limitations had kept them from becoming educated women, and yet who in their aims were worthy of rank with college girls. Yes, it came over me, after we had bidden each other a pleasant good-night, and I had stepped out into the commonplace looking De Graff Street, that if one were to judge between my college acquaintances and these two girls, not by the usual standard, namely, that of attainment, but instead by the standard of aim, perhaps he would not see in them even the difference which now appeared. There occurred to me a great line in Browning's "Saul":

"'Tis not what man Does which exalts him, but what man Would do";

and I thought that when I felt like looking down upon them because they had received less of an education than my classmates, I had better whisper this line over and over to myself, till my feeling changed.

I need not describe our second meeting, as it was very much like the first, and the third was like the second, and so on. During the eight months we met every Tuesday evening, except during my vacations or unless a good reason prevented. In these eight months we read four plays—not a large number, but we went in for thoroughness. As we read the plays, we talked them over and over, and after finishing each one we held what I proudly called our "Oral Examination," in which I asked questions gathered from various sources and worded as simply as possible. We found considerable pleasure in this exercise, and also in the discussion which followed, when we talked over the different characters and the moral teaching of the play.

I admit that in some respects we were not a success. To begin with, what many would call a mark of decided failure, our club did not grow. We had, now and then, a visitor, but no new members; and the singular part of it was that new members were not wanted. It was not I who kept them out, but it was Miss Howe and Miss Barry; they were more exclusive than their teacher. I feel certain that they could have brought in a little dressmaker who lived in De Graff Street near Miss Barry; but when I proposed the plan, they both discouraged it. I suspect that they knew themselves to be a little more cultured than the others of their age in that neighborhood, and did not care to be classed with them. Would I have felt differently, I wonder? At any rate, I did not feel like insisting upon the matter, and said nothing more about it.

Since I suspected this feeling of pride, I yielded to them in a similar matter. One evening, instead of holding our usual meeting, I invited them to my room to drink chocolate, and to look over some European photographs which an acquaintance had lent me. A few days after our matron called me into her room and asked me whether I had one of the Home Culture clubs.

I promptly replied in the affirmative.

"Have you ever had them in this house?"

"Last Tuesday," I answered.

"Well," she continued, "a rule has recently been made that none of the members are to be allowed in the college houses. Moreover, the students are forbidden to go into theirs."

I shall not detail our further conversation, which bore a decidedly argumentative character; but the news of this restriction vexed me. I was willing to admit that for some clubs the rule might be wise. I could see the propriety of forbidding persons of doubtful reputation to enter the college buildings, and in so large an organization as our society, there might be such persons; I could see, too, that the students should be kept from houses where there was a chance of contagion; and besides I could see the temptation to neglect one's college work for charity's sake. But none of these arguments applied to my club. I was doing my college work better, if anything, than before; as for contagious diseases, Mrs. Howe's arm, which she had broken at the beginning of autumn, was the only approach to that danger; and, last of all, the idea of my bright, ladylike girls being classed with a few young women and some rough boys I had seen at the rooms. No, this rule was certainly not intended for clubs like mine; and, in addition to these arguments, it would be such a pity to give up our pleasant home meetings and to go to the public rooms. A chief feature of our club was its home-

likeness. I had fallen into the habit of staying after to chat, often till nine o'clock. Sometimes the girls served simple refreshments; and when we met at Miss Howe's, her mother and two sisters came in after the reading to join us; but if we went to the rooms this social hour must be given up. Besides, to name an unanswerable argument, neither Miss Barry nor Miss Howe was very strong, and the walk to the rooms was so long that, on stormy evenings, we must give up our meeting.

So what did I do? Well, I kept on with the old plan, never said a word about the change of rule. I fear it was a clear case of doing evil that good might come; nevertheless I did it. I wish now that I had chosen another way out of the difficulty, namely, to go to one of the faculty and lay the case before him; but I had such a fear lest his view of it might be different from mine that I dared not run the risk. I admit that I was wrong. Wrapped up in this act of kindness to my club was a small piece of that ugly thing called deception, and I wonder that my conscience did not prick me more. To tell the truth, I did not think very much about the matter; I suppose because I was so intent upon making my club a success that I wished to set aside whatever interfered with that end. We are told that Satan frequently makes his appearance as an angel of light; and in this temptation he was such an attractive angel, and in such shining garments, that he had no trouble in deluding me.

I hasten to pass to a pleasanter remembrance, namely, to give a few details of the social life of our club. I did my best to become acquainted with my two scholars. I sometimes called upon them in the afternoon, and occasionally brought my college friends with me. I think that this latter attention was especially gratifying to them—at least one would think so to see how they welcomed us. They greeted us with the greatest heartiness; besought us to lay aside our wraps; gave us easy chairs by the fire, and usually brought out something for our entertainment, either a piece of fancy work to be looked at, an album of photographs, or perhaps a plate of homemade ginger cookies, or red Baldwin apples. My friends enjoyed these visits, and I am not surprised, because to me they were very pleasant; in fact, much more so than the duty calls one is often obliged to make upon more stylish, but not half so warm-hearted people.

If either thought that there was some way in which she could entertain us she would try it, no matter whether she succeeded or not; and I admired this spirit sincerely. But one day it brought about an unfortunate occurrence, and it was a pity that this came to pass on the only day that I took Maud Benton to call upon Miss Howe. I would rather it had been any one but Maud. On that afternoon the piano stood open, and as I was curious to see how well Miss Howe could play, I asked her to let us hear one of her pieces. She hesitated, but only for a moment, and replied that perhaps Cora would play a duet with her. Cora was the youngest of the sisters, a girl of sixteen, who came rather shyly into the room in response to her sister's call. They took their places with some diffidence at the piano, placing before them a sheet of music—"Bella Bocca Polka," I think—and, not quite simultaneously, began. I fear the performance was a failure. I dared not look at Maud lest I should laugh, and I would not have hurt Miss Howe's feelings for a great deal; but it was funny. As they started Cora was half a measure behind her sister, so they had to begin again. They played two bars through very well, but then began to fall so much out of time that Miss Howe cried out: "Cora, do play slower!" "It's your fault," returned Cora; "you're not fast enough," and naturally this conversation failed to help matters much. At the foot of the first page Miss Howe began to count aloud, and this, while somewhat dispelling the illusion of the music, certainly helped them to keep in better time. Finally, Miss Howe, who had the more difficult treble, began to strike discords, and as both were playing pretty loud the effect was decidedly jarring. I was not surprised to hear Maud tee-hee above the din. At last, almost at the end of the third page, Miss Howe lost her place, and turned the page too soon; Cora reached to hold it down; the sheet slid off the piano, and fluttered on the floor. They both turned around to us, their faces red; and Miss Howe, in an apologetic tone, declared that they would never play the piece again until they had practiced it more.

"Did you ever?" cried Maud, as we left the house. "I thought I should die! They ought never to have played before a stranger."

Of course she was right, and still Miss Howe's only motive had been to entertain her visitors—a kinder one than Maud sometimes had. I said so, and remarked besides that probably Miss Howe was accustomed to play before her own friends only, so that she was excusable for failing in our presence, especially when one of us not only felt unsympathetic, but probably appeared so too. I said this last in the severest tone I could command, but Maud only chuckled with glee.

Whatever the reason of the failure I was very glad when, a few weeks after, I heard Miss Howe and Cora play this identical piece at a small gathering of their family and one or two relatives, and play it correctly. I told Maud so afterward.

As time went on, I became more and more attached to the girls. I used to invite them to public entertainments at the college, and was proud to see how well they both looked as they entered the hall. I often met them on the street, stopped to talk, and in our meetings, as I have said, would stay after the reading to chat. I took a liking to Miss Howe's mother, who almost always came in, and would sit and talk with me about her daughters. She was proud of them, and it touched me to see how pleased she was over her eldest daughter's oil paintings, which really were very good, and a decided improvement upon her music; and also how glad that Cora had taken a year at the Elmwood boarding school for young ladies. Mrs. Howe was a hard-worked woman, who evidently wished to give her daughters better advantages than she herself had had, and so was pleased to see her eldest a member of a Shakespeare club. She was careworn and gray-haired, but with a kind face and the same pleasing manners which characterized her daughter. She thought it her duty to be very motherly to me, since I was away from home, and always asked after my health, my studies, and the various affairs at college. She listened with great interest to accounts of the college life, and almost felt hurt if something was going on in which I was left out. These confidences upon her part and mine had a decidedly brightening effect upon my mood, and all of us indeed seemed to grow more communicative after Mrs. Howe had joined us.

I suspect that the Howes and Miss Barry felt somewhat under obligation to me—at least that is how I interpreted one part of their conduct. They used to provide refreshments—chocolate and cakes, with sometimes oranges, candy or strawberries. When I told Maud, she vowed that she would start a "Personal Cultch" club herself. She used to tease me to bring home some of the good things, and once she declared that there was no longer any use in my having supper at the college on Tuesday evenings. The cause of this extravagant remark was that on one cold, wintry evening, just as Miss Howe and I, who were the only ones present, had finished our reading, the door into the dining room opened, and in walked Mrs. Howe, carrying a large tray, which she proceeded to set upon the small table beside me. Then she took her seat, and she and her daughter watched me consume the smoking contents of the tray. They consisted of a large slice of boiled corned beef, a boiled potato, a generous allowance of turnip, a few slices of beets, a spoonful of tomato catsup and a piece of bread and butter. After I had eaten the greater part of this surprising array, she brought a pickled peach, a piece of cranberry pie, an orange, a cup of chocolate and a slice of cocoanut cake. I held these refreshments on my lap, one course after another, and tried not to look embarrassed by them. In one sense I was decidedly not embarrassed, as our principal dish for tea that evening had been raw oysters, which I never eat, so that the surprise, from this point of view, was welcome. But I thought Maud and the others would never stop laughing when I told them of it that night.

Well, most things have an end, and when the summer vacation drew near, I gave up my club, and the following October a friend in the next class took charge of it in my place. During this year I was so busy that I saw but little of the girls; still, as I knew that they were in good hands, I did not worry over them. Their new leader was a studious and very energetic girl, and the club accomplished a good deal of reading—more than it had done with me. She was not lacking in affection for them either, and interested herself in them outside of the meetings, as I had done; and she had a larger number to claim her interest, as she very soon succeeded in enlarging the membership, and enrolled the little dressmaker and the two other young women. Indeed, I dare say that an outsider, comparing the two years of work, would call my friend's the more successful; and so, on the whole, it was; still my friend, I know, would be the first to admit her advantage at the start, in being the one to carry on what had already been begun by me.

Since discontinuing my share in this club, it is natural that I should look back upon our work to see what we accomplished. In some respects this was an easy task, as I had only to count the number of pages read, meetings held, visits paid, etc., which I had kept with tolerable correctness in my memory. But it would have been unfair to ourselves for me to count only the comparatively tangible results. I felt sure that, important as they were, they were not the best result of the work, and therein I differed from Maud. She went so far as to assert that it lay between our knowledge of the four plays and a pretty spoon which Miss Barry had sent me for a birthday present. When I came home after our final meeting, Maud piled together the four small books, laid the spoon on top, and solemnly remarked, "The fruits of your three terms of labor."

But supposing Maud wrong, as in Home Culture matters she usually was, what shall we call the best result both to them and to me? I wonder whether it would sound puffed up for me to say what I truly think this was to them. I will say it, however. It was what I gave them of myself—not the gift so much as the giver. I do think that this was their greatest gain; and by "myself" I do not mean simply the person who is writing this sketch, but I mean to include any one in a similar situation, who is willing to do more than teach—to love also; to "give himself with his gift." I felt that I must take pains not only to help them understand the rise of the drama and the characters of Beatrice and Desdemona—that is, as well as my limited knowledge could do, but that I must also take pains to smile warmly, to shake hands as tho I meant it, and to talk or listen with sympathy and interest. I feel sure, from their return smiles and words, as well as from the acts which I have been in part describing, that the gift to the heart was appreciated even more than that to the intellect. In fact, when I look back upon that Home Culture club, the part I am gladdest to remember is that, instead of being merely a teacher, I tried to be a friend besides.

As for the best gain to me I hesitate between their answering affection, which could not fail to warm me as well as mine did them, and to encourage me to treat others as I did these; between this and something else which I learned from their personalities. They gave me breadth. They helped to change that bit of priggishness which is so likely to spoil a college girl's intercourse with those of inferior advantages. When I saw how bright and cultured they were, in spite of their scanty opportunities, I felt that I had no right to hold myself above them. Instead, I was bound to make them feel that I thought them as good as I, and not as tho I considered myself their superior; and this is probably why they were so natural with me. However, it is only fair to them to say that this required no great exercise of adaptability upon my part; with some girls it might have done so, but my girls were so earnest in their desire for self culture that, in some respects, as I have said, they were so far from being their teacher's inferior that they were capable of instructing her.

Since graduation I have not seen Miss Howe. Perhaps our reading of "Romeo and Juliet" had something to do with what has befallen her—namely, the usual fate of woman. At present she and her husband, Mr. William L. Fuller, an enterprising young business man, are living happily in a distant city. Miss Barry I have seen once, during our first class reunion the year after graduation; but now, I am obliged to say, she no longer exists. Her place has been taken by Mrs. Edward Gibson, the wife of a teller in one of the banks; and they also are living happily in the same town as before, but on a much pleasanter street. They have a beautifully situated little house, very tastefully furnished, and with pictures of several authors upon the wall. I called upon both her and Mrs. Howe and received a very cordial welcome. They said they wished that in the years to come I would not forget them, and thus far, at least, they have their wish, as this account proves.

SCHENECTADY, N. Y.

THE FIDDLER.

BY JULIE M. LIPPMANN.

THERE'S a grim sort of personage, wise people say
(You've heard him referred to perchance,
As the Fiddler), whom all are required to pay
Who have a desire to dance.
And what is the charm that he wields with his bow
I'd like to find out, for I really don't know.
But such is the might of this wily old wight
That young folks and old, and timid and bold,
While looking askance
At others who prance
Seize quickly the chance
To join in the dance
For which they all surely must pay.

Now where bides this dreary old minstrel all time,
I ne'er have been able to prove;
He seems to inhabit on earth every clime
And all to his measure to move.
The poet, philosopher, parson and sage,
The frisky young matron; the maiden of age,
They all sometime hear notes ring in the ear
Of such pleasant pitch, as cause them to twitch—
Then forth in the ranks
Trip trembling old shanks
To pirouet, pranks
For nobody's thanks,
And all without reason or rhyme.

But if you are wise you will tarry a bit
Before you too join in the maze.
The practice of prancing is scarce worth a whit,
And many it fairly dismays—
For the payment the Fiddler (Experience) demands,
Is painfully hard to tell into his hands
When all of the fun is finished and done,
And nothing left o'er but soles stiff and sore)—
Then all old arrears
Of sighs and of tears,
Regrettings of years,
And fathomless fears,
He gathers as recompense fit.

And if you're content but to watch and to wait
Of wisdom enough you will gain,
By noting the antics of others who'll state
Your case quite sufficiently plain—
There's never a lack of those follyful folk
Who look upon "dancing" as naught but a joke
And eagerly seize the chance, if you please,
To caper a while, well pleased if you smile—
So take my advice
And ponder a trice
Ere making a rise
To pay out the price
Of the Fiddler's exhorbitant rate.

BROOKLYN, N. Y.

PATRICK.

BY KATHARINE B. FOOT.

THE Gruendler family bought a little farm two miles out of the city, and on it was a little pond, fed by a natural spring and finding its outlet in a tiny brook which ran down to Mill River. One Sunday a former neighbor drove out to see them, and when he saw the pond he said:

"Oh, what a fine place for a duck pond; you must have some ducks."

"But ducks cost so much," they said, "and we have so much to buy this year; all our seeds and a wagon and a plow, we can't buy ducks now—not even duck eggs."

"But I have a friend who has plenty," said the man; "and he has told me that I can have a setting whenever I want them, and I will get them for you and bring them out next week. They are black duck eggs and of a rare breed. All you will have to do will be to put them under a good steady setting hen, and they will soon take to the water when they are hatched."

"Just like ducks," said Olga, one of the girls, and about twelve years old.

"Yes," said the man; "just like ducks;" and he laughed.

"We have a hen now that *will* set," said Olga; "for we have tried and tried to break her up; but it's no good."

"Then that's all right," said their friend; "and I will get the eggs to-morrow if I c n and not wait until next week."

So with the eggs carefully packed in a box—thirteen in all—he took them out the next evening; and the whole family stood about and watched Olga put them under the hen that fluttered her wings and pecked savagely at her hands as she did so. It seemed to Olga, and to the others also, that the three weeks that must go by before the eggs should hatch would never pass, for they seemed to go so slowly. They had kept chickens in their yard in town, and had always anticipated much pleasure when they had a brood due; but they knew little or nothing about ducks, big or little, so that was a new pleasure for them, to say nothing of roast duck for Thanksgiving Day.

At last the three weeks came round, but no little peepings were heard, and after a day or two more Mrs. Gruendler began to think that the eggs had not been good, and she broke one. In it was what she supposed to be a little dead duckling, and she broke another and another, until only one was left under the hen, and in each one was a little dead bird. Just as she reached for the last one a neighbor came into the yard, and Mrs. Gruendler called to her.

"Oh," said Mrs. Lyman," they are not dead—oh, what a pity! see there is a little beat-beat there in the heart; don't you see it? These must be the kind that take four weeks to hatch."

Such lamentation and such sorrow; but it was done, and it couldn't be undone, like many another thing in this world, so full of mistakes, that once done can only be made the best of; and they waited then patiently and eagerly for the solitary duckling. And at the end of the week the hen came off the nest, and there was a little downy duckling half gray and half yellow, and with a great deal of bill and big webbed feet—much too large for his size, Eddy said. From the very first the hen did not like him. She, perhaps, saw that he was quite different from any children that she had ever hatched before; but, whatever the reason was, it is certain that she pecked at him and pushed him about with her beak, and finally, when the poor, cold, little thing tried to nestle under her wings to keep warm—she beat at him with her wings and would have pecked him to death if Olga had not rescued him.

"Poor little ducky," she said, "I shall be kinder to you."

So she took him into the house and made a soft bed for him in a box, and put the box itself into the very sunniest window in the warm kitchen; for it was early in May, and still cold out-of-doors. There, cuddled up in excelsior, and with a bit of cotton batting over him he lived, and was content and happy, and soon began to grow. He should have grown indeed; for never was there a little duck that had better care, or half so good. Such nice messes of bread and milk at first, and then the nicest of the scraps from the table. Almost from the time that Olga brought him in, he seemed to know her, and would turn his head from side to side with quite a knowing look in his eyes so like black beads, but that proved to see much. Then his feathers came out and the down fell off, or was covered up, and soon he was a jet-black duck except for a white ring all round his neck, and a tiny patch of white on his breast.

In the box in the window Olga kept a bit of wire netting securely fastened down, lest the cat, Kaiser, should get at him and kill him. When he got too big for the box it was a problem what to do with him; for Olga declared that he could not go outdoors where the cat would pay no attention to him, because she had an idea that he would run off or that something would happen to him—she could not tell exactly what. So they put him in a larger box on the floor, and Olga put a bit of netting over the top, and went away to get some string to fasten it down, when the duck solved the problem for himself by pushing up the netting with his head, and then tumbled and scrambled out in a very awkward fashion, and waddled directly up to Kaiser, who lay in front of the stove, and stood still looking at him as if to say, "I have come to call."

What Kaiser thought no one knows, but it is possible that he felt the obligations of a host, as he was there first; for he just raised his head and looked at him, and as Olga came back and was about to snatch her dear duck out of harm's way, he quietly put his head down again, took an added, comfortable curl of himself and his big tail, and from that day on they were good friends. As for Jack, the dog, he never paid any attention to the duck at all, either one way or the other. And very soon it was at first a curious and then a familiar sight to see the duck closely nestled to the shaggy coat of the big, good-natured Newfoundland.

Olga said, one day: "What shall we call him? He must have a real name like the rest of us."

"I should name him Patrick," said Eddy, "for he is so big and awkward; and, besides, he walks just like a man in the shop whose name is Patrick."

Olga protested, and to tease her they called him Patrick; and then before they knew it he answered to his name instead of "ducky—ducky," as before.

Never was there such a duck. From the time he was hatched he objected violently to water, except for drinking purposes. At first they put him into a pan; but he scrambled out and tipped the pan over. Then they put him in a big wash-tub that he could not tip over; and he was so frightened and fluttered and squawked so that Olga took him out, from sheer pity. When he was fully grown they put him into the pond, but he would not even try to swim, except back to the edge, and there he got out as quickly as possible and with protesting quacks—and went back to the house just as fast as he could go.

Even when the very hot weather came he would not stay outdoors unless some of the family went out, and then he would go with them. If they went out to weed in the vegetable garden Patrick would be under their feet before they knew that he was anywhere about, and would follow patiently up and down each row, until they went in. Never while he lived did he get over his fear of water. When the hot, stifling weather came they thought that he would surely want to go in swimming, as the boys did in the river; but he never did, he never even went near the pond when the children did, but stood some distance off looking at them, as if he had not forgotten that they had once put him into it. Four full-grown white ducks were given to them, and they thought that then he would surely be enticed in by them; but he was not, and would not associate with such curious beings; he would not eat with them, or sleep in their house when they tried to make him; for they were afraid that he would be carried off by the skunks, for there were many of them about.

It was then that he learned to hide away when they shut up the other fowls, sometimes it was one place and sometimes another, and often he was found for several nights in succession in different places under the woodpile and shut up; he went off long before dark the next night and at last, quite late in the evening, and when Olga was getting worried about him, they heard him scrambling up the kitchen doorstep; and when he found he could not get in, he pecked at the door with his bill, as he had learned to do in the daytime, when he happened to be shut out for a while. He walked in looking so pleased and flirted his tail in a saucy way, turning his head from side to side and cocking up first one eye and then the other at Olga when she said "Naughty Patrick."

After that they used to catch him late in the afternoon and turn a barrel that was open at both ends over him; for they could not run the risk of having Patrick carried off by a skunk or a fox; and he objected to that very much indeed, but he was obliged to submit. When they covered the top with a board at night—partly for protection from the animals and partly lest it should rain, for Olga said, "He does hate water so"—he walked round and round his prison and quacked loudly; but after a while he became used to it, and would come when he was called instead of making the children chase him all over the farm. When Olga sat down to sew he would cuddle down close to her feet and often go into a doze, to start up, however, at her least movement, and to waddle after her if she only went into the next room. But poor Patrick's crown of sorrow came when Olga took three tiny chickens into the house during a long spell of wet weather. She put them in his old box by the window, and at first Patrick did not notice them; but when Olga took a chicken in her hands and sat down and tried to make it eat a little food from her hands, Patrick flew at her feet and pecked her shoes, and beat at her skirts with his wings.

At first they did not understand what was the matter, but after a little while it was perfectly evident that Patrick was jealous. He wandered about the kitchen between Olga and the window, flying at her whenever she approached the box; and as in doing her work it was often necessary for her to go near the window, and as Patrick could not be kept out of the kitchen, Olga had to succumb and to put the poor little things out in their coop. It was only then that he settled down to be quiet again in the kitchen. He seemed fond of the dog and the cat, and followed them about when Olga sat outdoors; but with anything feathered he would have nothing whatever to do.

One very wet night he could not be found, and altho distressed to have him out, they were sure that he would not be out in the rain; for he never stayed out when it rained a single moment, even if he was shut out of the kitchen, if there was shelter to be found anywhere; and they felt that it might be a good thing if he had been accidentally shut up in the fowl house. But in the morning, with many quackings of explanation and much flirting of his tail, Patrick walked out of the stable door when Eddy opened it in the morning. He had gone by the open door of the fowl house, and chosen the society of the horse.

After that he often slept in the stable and waddled in and out under the horse, and all but under his feet, seeming to feel no fear; while old Casper would look down at him as if to take care not to step upon him, and he never did. Patrick had dainty bits from the table, but he went foraging on his own account when the corn began to tassel out in the field. He would go regularly from stalk to stalk pulling out all the silk that he could reach easily, and then would begin the rounds again. He would flutter his wings and stretch his neck to the very utmost, and then make little jumps until he could grasp the hanging silk in his bill; and then he hung on until he pulled it out, or his hold gave way and he had to let it go. Often the stalks were bent quite over by his weight and, in several instances, broken.

If Olga were in the field he would peck at her skirts and feet, until she pulled a pile of silk for him. When winter came Patrick was not only the family pet, but the neighborhood wonder, and Olga grew each day more fond of him. One very cold night he could not be found; but it was such a bitter night, that they felt sure that he was housed somewhere for, as Olga said, "Patrick knows too much to stay out in the cold"; and after looking for him without finding him they came to the conclusion that he was hidden under the straw in the stable, for they had found him far under there before, and as they could not see much by the light of the lantern only they gave up the hunt, and went to bed without much worry. But in the morning, when no Patrick came tapping at the door, they looked for him; at last, led by some strange tracks and some drops of blood in the snow, they went to the orchard, and there lay poor Patrick dead and frozen stiff. He had been killed by some strange dog, for there were the marks of the teeth and the torn and scattered feathers. Then they remembered that a man who had a large dog had driven out the day before, and that after he went they had not seen Patrick again. On inquiry the man said that he had seen his dog chasing something and had called him off. He was very sorry and said that he would pay for Patrick "at the market price for ducks per pound."

"But," sobbed poor Olga, "can he pay for poor Patrick's brains by the pound?"

With many tears from all the Gruendlers, Patrick's grave was made in the frozen ground, with the aid of a pickax; and there his bones lie, with a small board at the head of the grave on which is written:

"Patrick, the learned duck."

Every word of this story is absolutely true, remarkable as it is. It proves that at least one duck lived that had brains, and that he knew how to use them, for when he could not reach the corn silk, he knew that Olga could; he was jealous, he was sociable—as shown by his relations to the family, and the cat and the dog and the horse; he was exclusive, and fussily conscious of his rarity of breed, as was shown by the fact that he would have nothing to do with the other fowls. His hatred of water was very strange, and very marked; and, take it all in all, the life of Patrick was a very remarkable one.

SPRINGFIELD, MASS.

PEBBLES.

Passenger: "Is that Chicago we are coming to?" *Conductor:* "Certainly. Can't you make out the snow-capped buildings?" *New York Life.*

...."Darling, did you sing any pretty songs at Sunday-school?" "Yes, Mamma; we sang a lovely one about 'Greenland's ice-cream mountains.'"—*Chicago Record.*

....*Lady at the door:* "I believe in my heart you are the same tramp I gave a large piece of pie to a few days ago." *Tramp:* "No, ma'am; you're mistaken. He's dead." *Yonkers Statesman.*

....I shot an arrow into the air,
It fell to earth, I know not where;
But shortly after a man came round,
And I bought a dead dog at a dollar a pound. —*Cornell Widow.*

....*Ardent Lover:* "If you could see my heart, Belinda, you would know how fondly"— *Up-to-date girl* (producing camera): "I intend to see it, Hiram. Sit still, please." —*Chicago Tribune.*

....Now the timid, doubting suitor,
By Professor Röntgen's art,
May, before he speaks, discover
If she has a marble heart.
—*Indianapolis Journal.*

....A subscriber writes us: How can you make out "the nostrils—two for a (s)cent," to be the cheapest feature of the face, when its neighbor just below is less than one-third of a *chin*capin? Yours, QUIZ.

....The world grows better, so they say:
More gentle, dignified and sunny.
Perhaps no one will think, some day,
That comic valentines are funny.
—*Washington Star.*

...."George," said she, in a tone of bitter rebuke, "as far as I can see, you are going to the dogs." "You're never contented, Maria!" returned her erring husband. "You made me give up horses, and here you are complaining about dogs. Do I object to your cats and your canaries? No, madam! I would scorn to interfere with your pets—and I beg of you to respect my preference for nobler animals!"—*N. Y. Tribune.*

....Bob was crying as he held his right hand extended, and fingers outstretched. "What is the trouble, my boy?" asked his father. "I hurted my hand," said Bob, "a-stwoking th' hair on our thellar door th' w'ong way."—*Judge.*

...."Ah!" A new light seemed to break in upon him. "This is getting at inside facts!" He spoke the truth, for Professor Roentgen's experiment of taking interior views was, in his case, a success. The penetrating photograph showed he had appendicitis in its most fashionable form.—*New York World.*

...."Do your worst," she whispered, hoarsely. His heart failed him. "Do your worst." The fateful words rang in his ears, and he was just as anxious as his wife to get rid of the company who had called; but he concluded at the last moment to do only his worst but one. Accordingly he played, but did not sing.—*Detroit Tribune.*

...."I didn't know you were so accomplished a linguist," he remarked, as he glanced at the paper she was reading. "I don't make any pretensions in that direction," she answered. "But that is a Russian newspaper you have picked up." "Why, so it is," she answered, in surprise. "I thought it was a dialect story."—*Washington Star.*

....The Gaylord *Herald* wound up a compliment to a young schoolma'am with a good word about "the reputation for teaching she bears." The next day the schoolma'am met the editor, and chased him down the street with a blue umbrella, and every jump in the road she screamed that she had never taught a she bear in all her life.—*Kansas Breeze.*

...."You," said the careworn individual, "are the man who told me the right way to succeed politically was to trust the people" "I am," admitted the theoretical philosopher. "Well, I done it. And not one of 'em will pay up. And the sheriff's got my saloon. And I'm goin' to lick you." And brute force once more triumphed over philosophy.—*Indianapolis Journal.*

ODD KNOTS.

[These knots are intended for the recreation of the young reader of nine to ninety. Original enigmatic oddities of a really novel and interesting kind are always desired, and will be welcomed if sent to THE INDEPENDENT.*]*

488.—CHARADE.

First.

When March winds are blowing,
And March skies are sullen,
All *ones* overflowing,
When March winds are blowing;
With thawing and snowing,
The waters are swollen
When March winds are blowing
And March skies are sullen.

Second.

The April rain tinkles,
The April sun dances;
A *two* of soft sprinkles;
The April rain tinkles,
And blue periwinkles
Look up with shy glances.
The April rain tinkles,
The April sun dances.

Whole.

Complete is complete now,
When May holds the scepter;
The meadows are sweet now,
Complete is complete now,
Tho she must retreat now,
We gladly have kept her;
Complete is complete now,
When May holds the scepter.

489.—PYRAMID.

Across:—1, A letter; 2, the large Himalayan marmot (Standard); 3, belts or girdles; 4, enriches; 5, a little barrel (Standard); 6, money-cowries (Standard); 7, vitreous rocks composed of metamorphosed clay (Standard); 8, a series of compact sandstones of the Upper Cretaceous in Germany (Standard).

Down:—1, A letter; 2, to pull (Standard); 3, a genus of grasses; 4, a face of coal parallel to the natural fissures; 5, forcemeat; 6, in German universities a place of detention for unruly students (Standard); 7, seabirds; 8, a cell-like shield found in some lichens (Standard); 9, ribald; 10, interior; 11, Japanese coins (Worc.); 12, a plait or plaited knot (Standard); 13, to know; 14, a note in music; 15, a letter. A. F. HOLT.

490.—REVERSAL.

A city youth, in cycle suit and cap
And 1, 2, 3, 4, 5, 6, 7 ties,
Stopping his wheel to "tell a backwoods chap
A thing or two, to open up his eyes,"
Made lordly fun of old expedients
And then extolled some better modern ways—
Contrivances of usefulness immense,
The trolley, cable car and horseless chaise.

The woodsman, list'ning placidly the while,
Resting beside his idle hand-saw sat him;
But now he gives the youth a slow, shrewd smile,
And from 7 6, 5, 4 3, 2, 1's at him:
"That's very fine," quoth he, "but yet I deem
Those things ain't all so modern ef ye knew it;
My grandsire always druv a horseless team,
With two good, strong young oxen harnessed to it!" MABEL P.

ANSWERS TO ODD KNOTS, FEB. 27TH.

484.—
```
            M A S T O I D
          M A S T I F F
        P O R T E N T
      C U R R E N T
    C O N S O R T
  M A R K E T S
N O R M A L S
```

485.—Almost.

486.—Crocodile's tears.

487.—United States Postage.

PRIZE-WINNER.

The "Parliament Puzzle" (470) proved to be one of much interest, but as more than fifty of the lots of answers received were found to be complete and correct, it has been necessary to determine the winner of the prize by the neatness and arrangement of the list. The award is made to Clara F. Ray, Huntington, N. Y.

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Weekly Market Review.

WHOLESALE QUOTATIONS TO COUNTRY MERCHANTS.

For the week ending Thursday, Feb. 27th, 1896.

TEA.—The weekly sales did not go off so satisfactorily yesterday, but prices are unchanged. Amoy is quoted at 9@13c.; Fuchau, 10@25c.; Formosa, 14@30c.; Japan, 14@31c., and India, 15@60c.

COFFEE.—Less interest has been displayed in the course of the market this week, and prices are nominal for Brazil coffee, and mild grades are inclined to be lower. Java is quoted at 20@30½c.; Mocha, 23½@25c.; Maracaibo, 16@20½c.; Laguayra, 16@21c., and Brazil, 12¾@16½c.

SUGAR.—The market for refined sugar is very quiet, but the market is firm, especially as raw sugar shows an advancing tendency. Granulated is quoted at 5c.; cut loaf and crushed, 5⅝c.; powdered and cubes, 5¼c.

PROVISIONS.—Hog products are weaker, and prices have fallen on live hogs both here and in the interior. Mess pork is steady at $10.25@10.75 per bbl.; family, $11, and short clear, $11.50@12.50. Beef is steady, with extra mess at $7.50@8.50; family, $11@12, and packet, $9@10.50. Beef hams are steady at $15.50@16. Lard is weak and lower at $5.62 per 100 ℔. Pickled bellies are weak at 5@5¼c.; shoulders, 4½c. per ℔, and hams, 8½@9c.

COTTON.—Spot cotton is quiet and steady. Business has been lighter than usual on the exchange this week; but prices are quoted full, with middling uplands at 7⅝c., and middling Gulf, 8⅛c.

WOOL.—Sales of wool have been smaller this week, and the movement has been unsatisfactory. Prices are practically unchanged, altho some buyers claim to have bought under them. Domestic fleeces Nos. 1, 2 and XXX, are quoted at 22@23c.; XX and above, 19@20c.; X and above, 16@17c.; combing, 20@23c.; delaine, 18@21c.; coarse, 20@22c.; pulled, 28@30c.; territory, 7@15c.; Texas, 9@13c.; California, 9@15c.; Australian, 18@23c.; English wools, 24@26c.; South American, pulled, 27@29c., and Canada pulled, 25@27c.

FLOUR AND MEAL.—The flour market is unsettled and irregular, buyers and sellers being far apart. Winter patents are quoted at $4@4.15 per bbl.; straights, $3.65@3.80; clears, $3.60; city patents, $4.20@4.25; city clears, $4.15@4.25; spring patents, $3.65@3.80; clears, $2.95@3.80. Rye flour is steady at $2.60@2.80; buckwheat firm at $1.25 per bag, and cornmeal quiet at $2.20 per bbl.

GRAINS AND HAY.—The wheat market closes dull, and with a heavy undertone; but earlier in the week prices advanced under heavy selling for home and foreign account. The receipts of spring wheat are very large and increasing, but this is pretty well offset by the large exports. May wheat is quoted at 73½c.; No. 1 hard, 79½c., and No. 2 Northern, 75c. There is a heavy movement in corn, and with the opening of spring a still larger one is expected. Prices are consequently weak. In three days the receipts at primary points have increased 810,000 bushels. May corn is 36¾c.; No. 2 cash, 37c., and No. 2 yellow, 41¾c. The trade in oats is featureless, with prices impressed by the heaviness in other cereals. Cash oats are dull. May oats are 25⅞c.; No. 2 cash, 26¼c., and No. 2 white, 27½c. Rye is dull and unchanged at 43@45c. in car lots. Barley is unchanged at 42@48c. for malting, and 36@38c. for feeding. Buckwheat is quiet but steady, at 40@40½c. for prime State. Receipts of hay are larger, but not excessive, and prices hold good at former quotations. Prime timothy is $1 per 100 ℔; No. 3 to No. 1, 77½@97½c., and clover mixed, 75@80c. Straw is steady, with long rye at 80@95c.; short rye and choice oat, 50@55c., and wheat, 45c.

BUTTER AND CHEESE.—Butter has increased steadily this week. Demand has been good, and receipts moderate. Further advance from quotations, however, are unlikely. Fresh extra creamery is 22c.; firsts, 19@21c.; thirds to seconds, 14@18c.; State, fall made, 12@18¼c.; Western summer made, 11@19c; State dairy, 9@20c.; imitation creamery, 11@15¼c.; factory, 9@12¼c., and fresh rolls, 8@12c. The home demand for cheese is good, but lots are bought in small ones. Fancy grades are held firmer. Exporters are buying underpriced goods regularly, and shipping considerable quantities a broad daily. State fancy full cream cheese, large size, is quoted at 10¼c.; good to prime, 9½@10c.; common to prime, 7¼@9c.; fancy small sizes, 10¾c.; good to choice, 9½@10½c.; common to prime, 7¾@9½c.; summer made, 6@9c.; choice light skims, 6½@7c; common to prime part skims, 3¼@6c.; full skims, 2@3c.

POULTRY AND EGGS.—Demand has been fairly active for poultry, and prices are steady. Chickens are quoted at 10@10½c. per ℔; fowls, 10½@11c.; roosters, 6½@7c.; turkeys, 13c.; ducks, 60@90c. per pair, and geese, $1.25@1.75 per pair. Dressed poultry is very quiet. Choice capons are held firm, and also fancy turkeys, but plenty of undesirable stocks are on hand. Choice young hen turkeys are 15c.; average mixed hens and toms, 13@14c.; young toms, 12@13c.; old toms, 11@12c.; Philadelphia capons, 13@19c.; Western capons, 12@16c.; Philadelphia chickens, 11@15c.; Western chickens and fowls, 8@10c.; old cocks, 6½@7c.; ducks, 15@17c.; geese, 7@10c. Eggs are weak and low. Fancy near-by and Jersey are 13c. per doz.; State, Pennsylvania and Maryland, 12@12½c.; Western, 12c.; Southern, 11½c.; refrigerator, $2@2.85 per case; Maryland duck eggs, 30c. per doz., and Southern, 25@27c.

FRESH FRUITS.—Apples are very firm and high under light receipts. Good to fancy winesaps are $3.50@4.50 per bbl.; York Imperial, $3@4; Ben Davis, $2.75@3.50; greening $2.50@2.75; fair to good red sorts, $2@2.50; green, $1.75@2.25. Grapes are quiet at 8@14c. per small basket, and $1.75@2.50 per case. Cranberries are steady, with Cape Cods at $6@10 per bbl; Jersey, $1.25@2.25 per crate. California oranges are easy at $2@3.75 per box, and Florida strawberries dragging at 20@50c. per qt.

POTATOES AND VEGETABLES.—Potatoes are dull and plenty. Bermudas are $4@5 per bbl.; Havana, $4@4.50; State and Jersey white, 60@80c. per 180 ℔.; State Rose, 85c.@$1.10; Maine Rose, $1.50@1.75 per bbl., and sweet potatoes, $3.25@4.75. Other vegetables are steady, with white onions at $1@1.75 per bbl.; red, 60c.@$1; yellow, 75c.@$1.25; Havana, $2.25 per crate; Bermuda, $2; cabbages $1.50@3.50 per 100; Danish, $4@5; Florida New, $2@2.50 per bbl.; beets, $1.25@1.75 per crate; celery, 25c.@$1.25 per doz. stalks; eggplants, $3@7 per bbl.; carrots, 85c.@$1; spinach, $1.50@3; turnips, 50@75c.; squash, 75c.@$1, and tomatoes, $1@2.25 per carrier.

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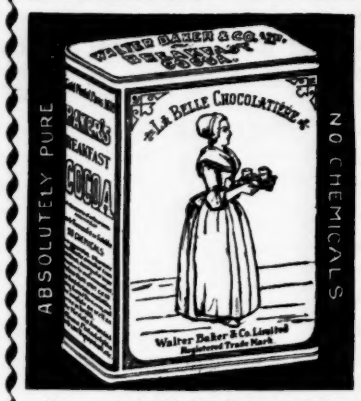

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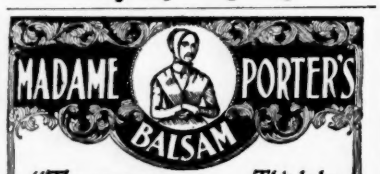

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Farm and Garden.

[*The Agricultural Editor will be glad to receive any practical hints, suggestions or information that will make this department more valuable to those of our subscribers who feel specially interested.*]

A CHOICE LIST OF HOME FRUITS.

I.

APPLES.

BY E. P. POWELL.

I PROPOSE a list of choice fruits for home use—when the overflow goes to market. The list shall be descriptive enough for those who desire this spring either to plant a complete home garden and orchard or for those who wish to renew an old one. It is hardly worth while growing poor fruits or varieties that are surpassed by later introductions. A little trouble and small expense will keep a rural place quite up with the times. But any list that I can give should be studied in conjunction with the reports of State Agricultural and Test Stations and those from the Bureau of Pomology. There are also a few nurserymen's catalogs that are of incalculable value, while others are published without regard to truth and purely to secure a sale for an ill-advised lot of stock.

My advice would be to plant about a dozen to twenty sorts of apples, if you have room. The number of really valuable apples would be then about covered; that is, of cataloged sorts. But around the country there are many more varieties that are worthy of universal cultivation.

1. The Red Astrachan fairly gets the first place, because it is so good for all purposes. Rather sour for dessert, it is when deep ripe much relished. For cooking it is unsurpassed; and for jelly unrivaled in all the apple list. It bears enormously every other year. It is easy, however, by timely grafting to have trees that bear alternate years—one one year, and the other next.

2. Tetofsky—a Russian apple that has much to recommend it; size medium, yellow striped with red; and flesh is tart and fine for table or cooking. It is one of the absolutely hardy sorts in bud and tree.

3. Harvest Bough-sweet. This old favorite has a bark susceptible to scab and other fungoid attacks. Wash often with kerosene emulsion if you desire healthy trees and good crops. The apples also fall very easily, and are very much beloved by insects.

4. Summer Rose; a most delicious, small, and very handsome apple. The tree is a poor grower, and bears a complete mass of fruit. The apple should be thinned.

5. Primate is a remarkably high quality apple, growing on a fine tree of excellent shape. Those who once taste Primate will never wish to be without it.

6 Summer Strawberry. This apple is large, rich, and a regular bearer. It is what I call a digestible apple, suited to a delicate stomach; it is yellow, nearly covered with flakes of red. It begins to ripen in July, and keeps on slowly perfecting fruit until September. Besides these, Benoni and Early Joe are two capital good sorts; and two excellent cooking apples are Early Harvest and Keswick Codlin.

Of autumn apples I should plant few sorts:

1. Arabskoe—a large Russian apple of splendid appearance and fine quality; the foliage is very large and handsome.

2. Gravenstein—almost unequaled for cooking and excellent for table. It is a remarkably handsome, large apple, ripening all along through September.

3. Duchess of Oldenburg—another Russian apple of excellent parts. It is large, nearly yellow, but flaked red; best for cooking.

4. Red Bietigheimer—a very large and noble apple, borne in great supply on a tree that grows very shapely and rapidly.

5. Washington, or Washington Strawberry, might be added—a yellow apple splashed with red, and in quality juicy, crisp and rich.

We are at last getting a splendid bridge over from autumn to winter fruit. I should select for October, November and December use:

1. The Rag, or possibly Wrag apple, locally grown in Central New York; rather small, nearly sweet, delicious flavor, and very digestible.

2. The President—a most delicious fruit, large, yellow and a golden meat. It is juicy and high flavored, and also a digestible apple. I do not know its peer for October and November.

3. The Ribston Pippin—a very large but delicious apple resembling the Seek-no-further. It is a fine cooking apple.

4. The Porter; will hang on down to the middle of November; and it is better for every day it hangs.

5. The Harding apple; a local fruit of fine quality; subject to fungous attacks.

6. The Famouse, or Snow apple. This is *par excellence* the finest of dessert apples. It would be difficult to find any one not satisfied with the Snow apple.

7. Belmont, or Waxen apple; begins to be eatable in November, and lasts through December. Not so popular in the East as in Michigan.

8. Twenty-Ounce Pippin; a very large, not bad, but coarse fruit, that sells exceedingly well.

9. Shiawassie Beauty; a glory in all ways, that begins to be usable in September, and lasts till January.

10. Hubbardston Nonesuch; a superb apple, of splendid size and lasting well into winter.

11. The old Westfield Seek-no-further, which is eatable in November, and then all winter; an apple that rarely scabs or fails to bear. It has dropped out of sight too much.

Of these the best for cooking are numbers 3, 6, 8 and 9.

Of winter apples I would select:

1. The Northern Spy; keeping in the Northern States till May, and for all purposes now our best apple.

2. On rich ground, especially on sandy soil, Grimes Golden Pippin is the best successor to the Spitzenburg; not a large apple, but of extra quality.

3. Rhode Island Greening; an apple that once more grows in favor, and that deserves all good that can be said of it. It keeps till April, and improves in flavor.

4. Jonathan; a seedling of the Spitzenburg, with nearly all its fine points, and a better dessert apple—small but elegant. One of the handsomest as well as best of apples.

5. Roxbury Russet; the best baking apple in existence. The tree is brittle, but for all that long-lived and a good bearer.

6. Swaar—the ideal in richness; a large, rather dull green apple that keeps till May.

7. King, or Tompkins County King; a really noble, great red apple for early winter. It is not in prime condition after January.

8. Wagner; one of the best of all our winter apples. It resembles somewhat the Spy. The tree bears very abundantly, and the fruit keeps till May.

9. Add for sweet apples, Pound Sweet and Belle Bonne: the last keeping finely till April or May. Tallman's Sweet is not equal to these, but a great bearer. The Ladies' Sweet, if very thoroughly thinned, is excellent, as it keeps well and is very sweet. It is poor for a table apple.

This list covers nearly all the best apples for orchard planting for general use. Others, like the Newton Pippin and Yellow Bellflower, are unsurpassed in some localities.

CLINTON, N. Y.

VACANT LOT FARMING BY THE NEW YORK POOR.

BY MICHAEL A. MIKKELSEN.

THE INDEPENDENT for May 9th, 1895, contained an account of the organization of vacant lot farms by the charities of New York for the benefit of the unemployed. Very complete and accurate records were kept by the committee in charge of the undertaking. The following summary of the work accomplished on the farms is made possible by the committee's report published in the Association for the Improvement of the Condition of the Poor Notes for December, 1895.

In the summer of 1894, it will be remembered, vacant lot farms were organized in Detroit at the instance of the Mayor, Mr. H. S. Pingree. They were the first of the kind, and attracted general attention. The idea was borrowed by Mr. Bolton Hall, of New York, through whose influence the monthly conference of the charities of New York City in March, 1895, appointed a committee of ten members to conduct similar farms in or near the city of New York under the auspices of the Association for the Improvement of the Condition of the Poor. The Federation of East Side Workers also joined in support of the undertaking. The officers of the committee were Mr. R. Fulton Cutting, chairman; Dr. Wm. H. Tolman, secretary, and Mr. Jacob H. Schiff, treasurer. The committee engaged Mr. J. W. Kjelgaard, a practical farmer, as superintendent, and two assistants.

The available land in New York was found to be scattered over an inconveniently large territory. The committee therefore accepted the loan of three compact parcels of land, aggregating 138 acres, in Long Island City. Of this land 109¼ acres were put under cultivation. For the location of the land in reference to ferries, see the article in THE INDEPENDENT for May 9th, 1895, where an account of the details of the management of the farms will also be found.

The number of applications for land did not come up to the expectations of the committee, and only 84 plots were assigned. All work was done under the instruction and supervision of the superintendent and his assistants. The instruction, the plowing and harrowing, the implements, fertilizers and seeds were furnished free of charge by the committee.

When the crops began to mature, each planter was required to report day by day the amount taken from his farm. The product was appraised according to the rates current in the market on the day when it was removed. On the assigned plots, aggregating 71¼ acres, besides lettuce, onions, radishes and fodder corn, the following crops were raised: potatoes, 6,235 bushels; peas, 817 bushels; beans, 1,309 bushels; tomatoes, 530 crates; corn, 1,000 dozen; turnips, 1,400 bushels; carrots, 93 bushels. The total value of these crops was $8,803.51; the expense incurred by the committee was $3,801.98. The quality of the crops was excellent, as may be inferred

from the fact that the exhibit of the vacant lot farms took the second prize at the New York Live Stock Show.

In consequence of the limited number of applicants the committee near the close of the planting season found itself with 38 acres of unassigned plowed land on its hands. This land was set aside as a co-operative farm. Any plot holder might become a co-operator, and about 40 availed themselves of the privilege. Six of these presently left. In order to furnish subsistence to such as were destitute, a wage of ten cents an hour was paid. A half interest in the profits of the farm was reserved to the co-operators, who seeded, tended and harvested the crops. The farm was not started until late in June. Nevertheless, the crops were sold for $1,067.65. The expenses for seed, implements and labor were $966.75. After deducting this sum with a further allowance for rent of land (hypothetical), cost of superintendence, and interest, there remained $53 to be distributed among the co-operators.

The total expenditure of the committee in connection with the co-operative and individual farms, 109¼ acres, was $4,821.72. This sum was raised by popular subscription. Of course, no rent was paid. The total money value of the crops was $9,871.16.

There were 84 plot holders, representing 261 persons. Eleven, including one colored man, were born in the United States. The rest were of foreign birth. Thirty-five were Germans, twenty-six were Irishmen, three were Englishmen, two were Scots, two were Frenchmen, two were Swiss; there was one Swede, one Italian and one Hungarian. The average age was forty-six years. Only three were born in New York City. The average length of residence in the city was twelve years. The average length of employment during the preceding year was three and one-half months. About 17 per cent. were mechanics.

Eighty-four plots were assigned, the largest being eight acres. The average plot was six-sevenths of an acre. Twenty-two persons earned over $100 each from their individual farms. The largest sum earned was $408, the smallest $5.50. Three plot holders earned nothing at all. The average earnings were $61.08.

It remains to inquire what was the general character of the people who were immediately benefited by the vacant lot farms. According to the Superintendent, Mr. Kjelgaard, who came into daily contact with them, the "men who operated the farms were not of the class that are looking for charity; most of them were men who had once occupied good positions, but through force of circumstances had gotten among the rocks, did not know how to extricate themselves, and took hold of this as a new hope. . . . The vacant lot farms . . . put these people in a position where they did something for their self-support and so could maintain their self-respect. The majority of them were anxious, at the close of the experiment, to go to the country and take hold of agriculture in a true and permanent way."

MONTCLAIR, N. J.

POULTRY RAISING FOR WOMEN.

BY MISS V. H. CROSSMAN.

SOME of the most successful poultry raisers in the United States are women; and one of the largest poultry farms at the West is owned and managed by a woman. It is predicted that ere many years the Southern States will be the leading poultry-raising States in the Union. Southern dealers and raisers of fancy poultry have bought eggs and poultry in large quantities here at the North and paid fancy prices.

What a grand opening for bright young Southern women, and far more lucrative than "silk culture"! Riding along a country road in New England we drove past a tiny house. My companion called my attention to a large flock of poultry near the house. He observed: "You wouldn't believe there was a five-hundred-dollar piano in that tiny house, would you? The young husband wasn't able to buy for her a nice instrument, so she began raising poultry and was successful. I don't know how long it took her to earn it; but I do know she has got a five-hundred-dollar piano, and is now planning to build a larger house, and raising poultry to pay for it."

The city girl has many avocations open for her to engage in; but the farmer's daughter has few opportunities to earn pin-money even. It is true the largest part of poultry raised in New England is raised and cared for by the farmer's wife and daughters; and they have already proved th eir capacity to succeed.

But very few farmers' daughters and village girls are allowed to pay all expenses and receive all the profit; hence, having so few opportunities to earn money at home, they flock to our cities to seek employment in branches of business already overcrowded, subject to temptations, denying themselves, in many cases, the necessaries of life. The "secret" of how to keep the girls on the farm or in the village home will be, when solved, Give the girls an opportunity to become breadwinners at home.

We heard a farmer remark, with considerable pride, "My daughter wasn't *obliged* to go away from home to become a breadwinner; she wanted to earn some pin-money."

"Yes; but in order to earn pin-money she was obliged to become a breadwinner," we mildly observed, while we thought of the broad, rolling acres and the comfortable home she had left to earn pin money, to buy a coveted book, or dress, or some dainty belongings young girls delight in.

We tried to show him how much better it would have been for her to have stayed at home, where she could have earned pin-money without denying herself of many home comforts.

"She'd a-stayed if I'd a-given her the profits from the poultry; but she was only doing her duty taking care of 'em'.

"But I s'pose I *might* a-given her the 'profits,'" he thoughtfully added. "I had a good income comin' in from other sources; an' she had a real knack for the business."

The woman who has a knack for the business is the one who will succeed; and women have more than an equal chance to succeed, for women, as a rule, possess more perseverance, gentleness and other qualifications that are dependent on success; tho in many cases she might lack the business tact to dispose of her stock-in-trade to the best advantage. But women should have some practical experience before launching out very deep; for inexperience and launching out deep in the beginning has caused more than one failure. Indeed, experience is, practically, the only teacher. "Small beginnings make good endings," is a wise maxim to follow in poultry raising.

So be content if you don't raise more than fifty or a hundred the first season. But, first of all, if you haven't built your house, you will find a good location to be one where the early morning sun will shine into the windows. Avoid putting too much glass into your house; too much is worse than not enough. Above all avoid a damp locality. The roup is caused by dampness, and is the worst disease you will have to contend with.

Cleanliness in the house is absolutely necessary. Wash the perches every two weeks with salt and kerosene. There are many little minor details to observe, if you raise eggs for the market.

Fresh eggs are always in demand, therefore, keep china nest-eggs in the nest. Gather the eggs every night If there are any soiled ones, wash them with a damp cloth; clean eggs demand a higher price than soiled ones. Sell the eggs every week; keep none back for a higher price. If you have gained a reputation for selling fresh eggs, never sell stale ones, if you would keep your customers and gain new ones. Don't let them lose confidence in you.

A few years ago, in a large New England city, a woman had many private customers on certain streets; she claimed to bring the eggs from her farm every day, and that they were perfectly fresh. Imagine the surprise of one of her customers one day, when she saw her in the big market buying eggs, and found she was a regular customer!

Deal honestly with all. Let the article be just what you represent it to be. You will doubtless meet with losses and discouragements; for raising poultry and eggs for the market is not all sunshine as many picture it to be. There is plenty of work to do, from the time the downy little chicken leaves the shell until it is ready for the market. There is money in the business, but it requires a woman with good business tact to dispose of the fruit of her industry to the best advantage. Success depends on the push and business enterprise of the woman.

"Those hens remind me of different people," observed a poultry woman. "That black hen wanted to get under that coop into the feed box; she pushed several times and then gave it up; she was easily discouraged. That white hen, now, was determined she would get under; she walked around the coop many times and pushed; it seemed like an impossibility to get under. But tho she failed many times, determination and push enabled her to succeed."

MILLVILLE, MASS.

HANG up a cabbage and celery in the hen house. The fowls will eat just so much and stop, and the benefit in cold weather from this green food cannot be estimated. If you can get lettuce or young onions you can be assured of plenty of life and a great benefit to the flock. Hang them up in such a way that the fowls can barely reach them by jumping up a little.

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OF THE

Phœnix Mutual Life Insurance Company,

OF HARTFORD, CONN.

JANUARY 1, 1896.

ASSETS.

Loans on First Mortgages of Real Estate		$5 978,010 92
Premium Notes and Loans on Policies in force		706,192 09
Loans on Collateral		5,600 00
Cost Value of Real Estate owned by the Company		858,950 29
City and Municipal and Railroad Bonds and Stocks		2,185,435 63
Bank Stocks		178,981 00
Cash in Office		269 58
Cash Deposited in Banks		202 997 30
Add:		$10,118,436 81
Market Value of Stocks and Bonds over cost	$41 205 31	
Interest accrued and due	146 502 32	
Net Deferred and outstanding Premiums	151,393 68	$339,101 31
Gross Assets January 1, 1896		**$10,455,538 12**

LIABILITIES.

Reserve on Policies in force at 4 per cent. interest (Conn. and N. Y. standard)	$9,487.291 00	
Claims by death outstanding	54.430 00	
Premiums paid in Advance	7,710 00	
Special Policy and Investment Reserves	327,550 00	$9.876.981 00
Surplus at 4 per cent.		**$578,557 12**

	1893.	1894.	1895.
Policies issued	4,769	5,428	6,203
Insurance written	$8,835,062	$9,960.858	$11,237,658
New Premiums received	235,960	290,939	307,719
Total Premiums received	1,027,092	1,198,561	1,330,804
Policies in force	21,420	22,797	24,999
Insurance in force	33,681,523	36.381,049	40,460,331

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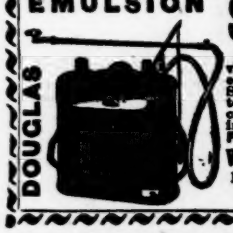

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